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Accident

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ACCIDENT

INSURANCE MANUAL

1907

A DIRECTORY

OF

PLANS AND CONTRACTS

OF THE LEADING

STOCK AND MUTUAL ACCIDENT COMPANIES

WITH

I. HINTS TO AGENTS

II. FORMS OF POLICIES

III. CLASSIFICATION OF OCCUPATIONS

PRICE, Flexible Leather Cover, $2.00

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Accident
SIL

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HINTS TO ACCIDENT INSURANCE AGENTS.*

Insurance is a profession worthy of the best efforts of the best of men, and the agency department is second to none in importance and honor. For the solicitor, the field, rich in possibilities and fruitful in its harvest, is as wide as the world, and the demand for what he has to offer is as great always as the supply. Insurance companies are eager for agents, and will pay liberally those who can bring brains, honesty, energy and perseverance to the work in hand. Nowhere else is the experienced man so valuable as "in the field," and no commercial position offers such opportunities for advancement and profit.

The field worker gets into close and personal relations with men prominent in all walks of professional and business life. Bankers, merchants, lawyers, doctors, clergymen, presidents and managers of corporate interests, as well as the humblest clerks or salesmen, are all eligible at some time or other, and the right man at the right time secures their insurance. An agent who is thoroughly informed in all of the details of his subject, able to advance convincing arguments, and equally ready to meet and refute objections, who knows how, when and where to present his business and when not to do so, must succeed.

Accident Insurance has a wide and extensive range, and has grown to such wonderful proportions in the past few years that it is beyond the possibility of any human being to tell of its future; there is scope in it for all your energy, and the intelligent effort and ability of any man, if faithfully employed, will secure satisfactory returns. All persons are liable to accidents; the companies insuring against accidents indemnify the person insured against loss of time while disabled up to a certain time limit, and for a definite sum in case of fatal injury. This, in thousands of cases, has proved a great blessing where, without its benefits, much suffering would have followed.

Study the whole story of accident insurance. Know all the forms, plans, systems, theories and schemes which are offered for sale. Become thoroughly conversant with the whole subject, the different policies and features, so that you may be able to meet and overcome objections and obstacles that are presented.

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HONESTY.

An honest company and an honest agent make a good combination. As the latter must be honest to achieve success, so it is of the highest importance that he ally himself with an honest company, clearly solvent, honorable in the treatment of patrons and agents, and engaged legitimately in recognized branches of underwriting. A solicitor will be held responsible by his patrons for the company, as well as for the insurance contracts he presents, and a false step in either direction may prove a world of disadvantage.

Consider carefully the plans and policy forms of the companies operating in the territory in which you propose to work, and then enter into the employment of the best, or one of the best, if there are several equally good, from which to choose, for an insurance company not of the first class in reputation and standing is not worth representing. Having made your engagement, live up to the letter and spirit of it. Give your best service to your company, and you will receive your reward, and, as you earn it, advancement. Honesty on the part of the agent, moreover, calls for something besides the payment to the company of premiums collected. A contract of insurance is one of most perfect good faith, and requires absolute truth in all statements to the company concerning the risk, and in all representations to the insured relating to the policy. Misstatements are sometimes made; people are misled, either through ignorance or the wilfully wrong and false manner in presenting the subject of insurance. When the policy is delivered and examined, the fraud is discovered, and the solicitor not only loses the risk, but his reputation. Study the Manual and adhere strictly to the rules therein laid down for the classification of risks. Do not use evasive terms, but state definitely your client's occupation in conformity with your company's Manual, so that misunderstandings may not arise. Do not allow misrepresentations or concealment of any facts as to occupation or physical condition. Read over the application or daily report to your client. It is the basis of the contract, and it is very important that it should be correct in every particular.

A man that is lame, deaf, blind, paralyzed, insane, infirm, subject to fits, or obliged to walk with a crutch or cane, is not a proper subject for insurance. Nor should a man be rated as a merchant or salesman, who is a bartender, nor a circular sawyer as a manufacturer. If the agent misrepresents or allows the applicant to do so, in patching up or coining some title that will mislead the Home Office as to the true character of the occupation, it is dishonest and a fraud upon the company. If the character of the policy or nature and extent of the indemnity furnished is misrepresented to the applicant, it is a fraud upon him. Truth underlies every successful business venture, and when truth is *wanting,* the door is opened to doubt and uncertainty.

TACT.

Tact is one of the most essential qualifications for an insurance solicitor. Each man should be carefully studied, in order to ascertain the best way to approach him and to present the subject of insurance. There is such a diversity of characteristics and peculiarities that it requires keen perception and good judgment to avoid making mistakes, and many times thought and tact must be brought into exercise rapidly.

Do not talk too much nor as by rote. Present your business in a business way like a business man. Sell insurance—why not, as well as any commodity in the market? When you find a man busy or engaged, do not press your business—let him alone at such times. You need his undivided attention. Place your business before him succinctly when you secure the opportunity. Do not bore men or make a nuisance of yourself by intruding at improper times. Do not be discouraged if those you solicit are short or sharp in interview. Be tactful alike in presenting the subject and in closing up the risk.

SYSTEM.

Be persistent and not easily discouraged, and pursue your work in a systematic manner. Follow some well-thought out plan of work, either of localities or occupations, and do not omit a man who is a fit risk for your company. See each and present the subject of insurance to him. The first interview he will understand your business and will be prepared to meet you when you call again, and you will have made a careful study of the man, so that in the succeeding interviews you will be in a situation tc place your subject in its best possible light. Avoid politics, social and moral questions. Seek risks with but one idea, and that your business. Let all your talk be of and concerning your business. Preach about accident insurance on every possible occasion. Sift each case as closely as possible, and in each community in which you work pass no man by without inspection. Never give up a good risk until he has paid for his policy in another company, and not then, if he is able to carry more insurance. Call again and again, giving due care that you do not become offensive by reason of ill-timed importunity. The more you talk about insurance the more you will think and study over the subject, and become qualified and equipped to make the subject interesting to those whom you meet. Your faith in insurance should be of a marked character, so that your convictions will be received, approved and adopted by others. Study accidents, their causes, their results, that you may become an encyclopædia on the subject, then you will be able to impress yourself upon your fellows. Truthful earnestness will secure the admiration and respectful attention of the people. Study other companies' plans and policies. Fur-

nish at all times correct information to those with whom you come in contact of and concerning insurance; do this honestly and you will become a tower of strength in insurance matters in any community in which you may work. Urge upon your policyholders the importance of carefully reading their policies. Impress upon each one this thought, that they should know the terms and conditions of their policies, and if there should be anything connected therewith which they do not understand, explain fully those particular parts of the contract. Much trouble can be saved the management of the company through the judicious and intelligent agent's explanation.

Set apart so much of each day for canvassing, so many hours of persistent work, and having made such a division of time, follow that line each and every day. Set apart a portion of each day for back calls and follow up these calls persistently. If you are neglectful of your back calls you will discover that you have been breaking up ground for some one else, and they will secure the benefit of your work. Do not allow yourself to be drawn aside from your work during those hours which you have devoted for certain efforts, but continue daily to pursue in a methodical way the work which you have laid out. Do not feel that you can work one day and play the next, but make up your mind to faithfully solicit each day, devoting at least eight hours in the day to that work, and if you will persistently canvass, doing an honest day's work, you will find the accident insurance business both profitable and pleasant. Do not be satisfied with any one day's work and allow that to suffice for the balance of a week, but if you have done well to-day try to do better to-morrow. If you will only carry out this idea of work you will be astonished at the results. You will succeed, you will command success, for you have paid the price. Success in accident insurance is secured through persistent and earnest effort.

CHANGES AND AUTHORITY.

Many good solicitors have destroyed their usefulness by changing from one company to another, whereas if they had maintained a connection and identity with some one company, would have won recognition, advancement and profit. If for any reason you find it desirable to make arrangements with another company, give in turn to your new employer your best services and skill, but do not forget your obligations to your former employer, and as well to the policyholders you placed with it; that business for which you have been paid, and which is securely placed, should be let alone. Be loyal and true in your dealings with whatever companies you may represent, and with your clients, and honorable with your competitors. In canvassing, do not permit agents of rival companies to swerve you from your allegiance, but do not *be drawn into* useless discussions as to the merits or demerits

of your own company and competitors. Spend your time to advantage by seeking persons eligible for insurance.

Before insuring strangers obtain satisfactory information from reliable sources in regard to their moral, business and financial standing. Guard carefully against what may prove to be speculative insurance or insurance for fraudulent purposes. Do not advise or permit clients to over-insure.

Bear in mind at all times that an agent must not accept any risk contrary to instructions, or change premium rates, or waive any policy conditions, or make any changes or alterations in a policy, renewal or endorsement.

PLANS AND POLICIES

OF

STOCK ACCIDENT COMPANIES

Aetna Life Insurance Company.

COMPANY'S BUILDING, HARTFORD, CONN.

Commenced Business (accident and liability department), Jan. 1, 1891.
M. G. Bulkeley, Pres. W. C. Faxon, V.-P. J. S. Rowe and J. M. Parker, Jr., Secs.
Edwin C. Bowen, Asst. Sec.

ACCIDENT INSURANCE.

The Ætna Life issues a variety of forms of policies, classifying risks as specified below:

Select Class.—Annual rate $4 per $1000, with $5 weekly indemnity; $2 per $1000 for "death only" insurance.

Preferred Class.—Annual rate $5 per $1000, with $5 weekly indemnity; $2.50 per $1000 for "death only" insurance.

Extra Preferred Class.—Annual rate $6 per $1000, with $5 weekly indemnity; $3 per $1000 for "death only" insurance.

Ordinary Class.—Annual rate $7.50 per $1000, with $5 weekly indemnity; $3.75 per $1000 for "death only" insurance.

Medium Class.—Annual rate $10 per $1000, with $5 weekly indemnity; $6 per $1000 for "death only" insurance.

Special Class.—Annual rate $12.50 per $1000, with $5 weekly indemnity; $7.50 per $1000 for "death only" insurance.

Hazardous Class.—Annual rate $15 per $1000, with $5 weekly indemnity; $9 per $1000 for "death only" insurance.

Extra Hazardous Class.—Annual rate $20 per $1000, with $5 weekly indemnity; $12 per $1000 for "death only" insurance.

Special contracts for occupations of greater hazard than are included in above classes, such as freight brakemen, railroad yardmen, etc.

Age Limits.—Eighteen to sixty-five, and for "death only" insurance, eighteen to seventy.

Maximum Indemnity.—Death, $25,000; weekly, $125, doubling under "Combination" and increasing under "Accumulative" policies.

"Regular" Policies in the above classes carry at the rates given for each $1000 insurance with weekly indemnity the following benefits: $1000 in event of accidental death, or the loss of both feet, both hands, one hand and one foot or the entire sight of both eyes; $333.33 for loss of one foot or one hand; $5 per week for total disability, limit 52 weeks; $2 per week for partial disability, limit twenty-six weeks. Weekly indemnity is payable every eight weeks during disability.

Accumulative Accident Policies are issued to "select" and "preferred" rate risks at an annual premium of $5 per $1000 and to "extra preferred" risks (except passenger conductors) at $6 per $1000. These policies provide for each $1000 principal sum, the following benefits for general accidents: $1000 in event of accidental death, loss of both hands, both feet, one hand and one foot, or both eyes; $500 for loss of either hand or foot; $333.33

for loss of one eye; $5 per week indemnity during the period of total disability, not exceeding two hundred consecutive weeks; $2 weekly indemnity for partial disability, limit twenty-six weeks.

If injuries are sustained while the insured is riding as a passenger and is in or on any railway passenger car propelled by mechanical power, or while a passenger and on board a steam vessel licensed for and regularly employed in the transportation of passengers, or while a passenger in an elevator provided for passenger service, or by reason and in consequence of the burning of a building while the insured is therein, the amounts payable as above stated are doubled. Weekly indemnity is payable every eight weeks during disability. In case of injury the insured has the privilege of receiving in lieu of weekly indemnity a specified amount, as per the schedule of injuries shown in the policy. If a surgical operation named in the schedule of operations in the policy is performed by reason of an injury which creates other liability under the policy, the amount stated opposite such operation is payable to the insured in addition to other indemnity. If such injuries do not result in disability, but do require surgical treatment by a surgeon within ninety days, the company will pay the amount actually expended for such treatment, but not exceeding the amount payable for one week of total disability for general accidents.

Claims for the principal sum or any specified portion thereof for loss of limbs, limb or sight are payable in cash, or in twenty-year four per cent gold bonds of the Ætna Life Insurance Company. These bonds will be registered or made payable to bearer, as desired, and interest thereon will be paid annually until maturity.

Under the accumulative accident policy, if the premiums are paid annually in advance, the principal sum will be increased ten per cent each year until such accumulations shall amount to fifty per cent of the amount originally insured If the premiums are paid semi-annually or quarterly the principal sum will be increased five per cent each year until such increase equals fifty per cent of the amount originally insured.

POLICY FORM—ACCUMULATIVE ACCIDENT POLICY.
PRINCIPAL SUM, $5000–$10,000. WEEKLY INDEMNITY, $25–$50.
ANNUAL PREMIUM, $25.

Ætna Life Insurance Company, in consideration of the premium of twenty-five dollars and of the statements in the schedule of warranties endorsed hereon, which statements the insured makes by accepting this policy, and warrants to be true, the Ætna Life Insurance Company, of Hartford, Conn., does hereby insure the person named and described in said schedule for the term of twelve months from the fifteenth day of March, 1907 (commencing and ending at twelve o'clock noon, standard time), against dis-

ability or death resulting directly and independently of all other causes from bodily injuries effected solely through external, violent and accidental means, suicide (sane or insane) not included, as follows:

1. (ACCIDENTAL DEATH.)—If such injuries alone result within ninety days from date of accident in the death of the insured, the principal sum of $5000 shall be paid to the beneficiary named in the schedule of warranties endorsed hereon, if living, otherwise to the executors, administrators or assigns of the insured, or

2. (LOSS OF TWO LIMBS OR EYES.)—If such injuries alone result within ninety days from the date of accident in loss by removal of both hands at or above the wrists, or both feet at or above the ankles, or one hand and one foot at those places, or in the irrecoverable loss of the entire sight of both eyes, the principal sum shall be paid to the insured in lieu of weekly indemnity as herein provided, or

3. (LOSS OF ONE LIMB.)—If such injuries alone result within ninety days from date of accident in loss by removal of either hand at or above the wrist, or either foot at or above the ankle one-half of the principal sum shall be paid to the insured in lieu of weekly indemnity as herein provided, or

4. (LOSS OF ONE EYE.)—If such injuries alone result within ninety days from date of accident in the irrecoverable loss of the entire sight of one eye, one-third of the principal sum shall be paid to the insured in lieu of weekly indemnity as herein provided, or

5. (INDEMNITY FOR TOTAL OR PARTIAL DISABILITY.)—If such injuries alone immediately, continuously or wholly disable the insured from prosecuting any and every kind of business pertaining to his occupation, the sum of $25 per week shall be paid to the insured as hereinafter provided, but not for more than two hundred consecutive weeks; or, if such injuries shall not wholly disable the insured, as above, but shall immediately, continuously and wholly disable him from the performance of one or more important daily duties pertaining to his occupation, or if, following a period of total disability resulting from such injuries, he shall be in like manner partially disabled, two-fifths of the amount per week payable for total disability shall be paid to the insured for the period of such partial disability, but not for more than twenty-six consecutive weeks of partial disability, nor will payments be made for total and partial disability combined exceeding two hundred consecutive weeks.

6. (ELECTIVE INDEMNITIES.)—If the insured shall sustain injury by means as aforesaid which injury is named in the schedule of injuries hereinafter contained, he may elect, subject to all the terms and conditions of the policy, to receive the amount of indemnity specified opposite such injury in lieu of all weekly indemnity for either total or partial disability, provided he signifies his choice in writing, addressed to the company at Hartford, Conn., within ten days from the date of occurrence of said injury, In no event will more than one of the amounts payable as an elective indemnity be paid for injury or injuries sustained in any one accident.

7. (DOUBLE PAYMENTS FOR SPECIAL ACCIDENTS.)—If such injuries are sustained by means as aforesaid while the insured is riding as a passenger and is in or on any railway passenger car propelled by mechanical power, or while a passenger and on board a steam vessel licensed for and regularly employed in the transportation of passengers, or while a passenger in an elevator provided for passenger service, or by reason and in consequence of the burning of a building while the insured is therein, the amount to be paid under Sectons 1, 2, 3, 4, 5, or 6, shall be double the sum otherwse payable for such injuries; but the increased benefits provided by this section (7) shall not apply to any accident or injury, fatal or otherwise, sustained while getting on or off or being upon the step or steps of any railway or street railway car.

8. (FEES FOR SURGICAL OPERATIONS.)—If such injuries sustained by the insured within the term of this policy and the conditions thereof shall, during a period of total or partial disability (as herein defined) resulting therefrom and within ninety days from the date of sustaining said injuries, necessitate the performance by a surgeon of a surgical operation named in the schedule of operations hereinafter contained, the sum set opposite such operation in said schedule shall be paid to the insured, provided always, that such amount shall not be payable for more than one operation as the result of injury or injuries sustained in any one accident. If such injuries do not result in disability, but do require surgical treatment by a surgeon within ninety days, the company will pay the amount actually expended for such treatment, but not exceeding the amount named in Section 5 for one week of total disability.

9. (FIVE PER CENT ACCUMULATIONS.)—Each consecutive full year's renewal of this policy, shall add five per cent to the principal sum insured until such accumulations shall amount to fifty per cent of said principal sum, and thereafter so long as this policy is maintained in force the amount insured shall be the original principal sum plus the accumulations.

10. (TEN PER CENT ACCUMULATIONS.)—Each consecutive full year's renewal of this policy, if paid annually in advance, shall add ten per cent to the principal sum insured until such accumulations shall amount to fifty per cent of said principal sum, and thereafter so long as this policy is maintained in force by annual premium payments the amount insured shall be the original principal sum plus the accumulations.

11. (DEATH FROM SUNSTROKE.)—If sunstroke, due to external, violent and accidental means, independently of all other causes, shall result in the death of the insured within

ninety days from date thereof, the company will pay the original principal sum provided herein for fatal bodily injuries, notice and proof to be furnished as provided in Section 17 for other claims under this policy.

12. (IDENTIFICATION.)—Upon receipt of the premium for this policy the company will issue a certificate of identification wherein it is agreed that if the insured, by reason of injury or illness, shall be physically unable to communicate with friends, the company, upon receipt of a telegram or other message giving the number of this policy, will immediately transmit to his relatives or friends any information respecting him and will defray all expense necessary to put the insured in the care of friends provided such expense shall not exceed the sum of one hundred dollars.

13. (ANNUAL INCOME FROM TWENTY-YEAR GOLD BONDS.)—The principal sum insured under this policy shall be payable, at the option of the beneficiary, in United States gold coin or its equivalent, or in twenty-year four per cent gold bonds of the Ætna Life Insurance Company. These bonds will be registered or made payable to bearer as desired, and interest thereon will be paid annually until maturity.

14. (INDEMNITY PAYABLE EVERY EIGHT WEEKS DURING DISABILITY.)—Claims for weekly indemnity of less than eight weeks duration shall be payable upon presentation of satisfactory affirmative proof of total or partial disability and that same was the proximate result of external, violent and accidental means within the conditions of this policy, claims of longer duration shall be payable at the expiration of eight weeks from date of accident and at intervals of eight weeks thereafter, such affirmative proof of disability and of its continuance to be furnished before each payment, final proof in all cases to be furnished in accordance with Section 17.

15. (INSURANCE OF BENEFICIARY.)—In case the beneficiary first named in the schedule of warranties endorsed hereon is not the insured or an insured beneficiary under any other accident or disability policy issued by this company, and is over eighteen and under sixty years of age, then and not otherwise, this policy shall also insure the person so named as beneficiary against such losses hereinafter described, as shall result directly and independently of all other causes, from bodily injuries effected solely through external, violent and accidental means, suicide (sane or insane) not included, and received by said person while riding as a passenger in or on any railway passenger car propelled by mechanical power, or while a passenger and on board a steam vessel licensed for and regularly employed in the transportation of passengers, or while a passenger in an elevator provided for passenger service, or by reason and in consequence of the burning of a building while the beneficiary is therein, as follows: (a) If death shall result solely from said injuries so received, within ninety days, the original principal sum of this policy shall be paid to the insured, (b) or if the loss by removal of both hands at or above the wrists, or both feet at or above the ankles, or of one hand and one foot at those places, or the irrecoverable loss of the entire sight of both eyes shall result, within ninety days, from said injuries so received, the said original principal sum shall be paid to the said beneficiary, (c) or if the loss by removal at or above the wrist or ankle of one hand or of one foot shall result; within ninety days, from said injuries so received, one-half the said original principal sum shall be paid to the said beneficiary, (d) or if such injury is named in the schedule of injuries hereinafter contained, the sum set opposite said injury in said schedule in the column headed "beneficiary" shall be paid to the said beneficiary; provided always that not more than one amount shall be payable under this section for injuries to the beneficiary resulting from any one accident, and that these benefits shall not apply to any accident or injury, fatal or otherwise, sustained while getting on or off or being upon the step or steps of any railway or street railway car.

16. (SURGEON'S FEES FOR BENEFICIARY.)—If injuries received by the beneficiary under the conditions stated in Section 15, which injuries create liability for the payment of an amount therein specified, shall within ninety days from the date of sustaining said injuries necessitate the performance by a surgeon of a surgical operation named in the schedule of operations hereinafter contained, one-half the sum specified for such operation in said schedule shall be paid to the said beneficiary, provided always that such amount shall not be payable for more than one operation as the result of injury or injuries sustained in any one accident. Operations not named in said schedule of operations are not covered.

17. (PROMPT NOTICE OF ACCIDENT.)—Notice in writing of any accident and injury, fatal or non-fatal, for which claim can be made, shall be given to the company at its home office in Hartford, Conn., with full name and address of the insured, or beneficiary as the case may be, as early as may be reasonably possible, and satisfactory affirmative proof of death, loss of limb, or sight, or surgical operation, or duration of disability shall also be furnished, in writing, within two months from the date of death, loss of limb or sight, or surgical operation, or termination of disability or, in case of claim for the full limit, within two months from the termination of such limit. No legal proceeding for a recovery hereunder shall be brought within ninety days after receipt of proof at the office of the company in Hartford, Conn., nor after one year from the date when the cause of action shall accrue, which is agreed to be the date of termination of disability in claims for weekly indemnity (or in case of claim for the full limit of weekly indemnity, the termination of such limit), and the date of alleged accident for all other claims.

18. (LIMIT OF RISK.)—No claim against this company under accident policies shall be valid in excess of fifteen thousand dollars, or seventy-five dollars per week for weekly indemnity, except as such sums shall be increased under the provisions of Section 7, or Section 9, or both; or under the provisions of Section 7, or Section 10, or both. If the insurance for weekly indemnity for general accidents, hereunder, or with other insurance

is in excess of the insured's average weekly earnings, this company shall not be liable for such weekly indemnity in excess of his average weekly earnings, nor in excess of its pro rata share of the aggregate weekly indemnity, for general accidents, of the entire insurance carried. The weekly indemnity for partial disability shall be two-fifths of the company's liability for total disability under such conditions. Premiums paid for weekly indemnity insurance in excess of the company's liability shall be refunded upon demand. In event claim is based upon a special accident as defined in Section 7, the weekly indemnity payable as provided by this section shall be doubled.

19. The company may cancel this policy by mailing notice of cancellation to the insured's residence address as given in the schedule of warranties endorsed hereon, with its check for the unearned part, if any, of the premium.

20. The consent of the beneficiary shall not be requisite to a surrender or assignment of this policy, nor to a change of beneficiary hereunder. A duplicate original of any assignment must be filed at the home office of the company in Hartford, Conn. The company shall not be responsible for the validity of any assignment. Any claim hereunder shall be subject to proof of insurable interest.

21. The company shall have the right and opportunity to examine the person of the insured when and so often as it requires in case of injury and also have the right and opportunity to make an autopsy in case of death when it so requires.

22. When liability is created under the provisions of Section 1, 2, 3, 4, or 11, the insurance hereunder shall thereupon immediately cease and upon discharge of said liability this policy shall be surrendered to the company.

23. If the insured is injured after having changed his occupation to one rated by this company in a more hazardous class than the premium paid for this policy covers, or while engaged in an occupation so rated, the company's liability will be only such proportion of the principal sum or other indemnity as the premium paid by him will purchase at the rate fixed by this company for such more hazardous occupation.

24. Any misstatement in the schedule of warranties endorsed hereon, or a failure to comply with any of the requirements contained herein, will invalidate all claims under this policy.

25. An agent has no authority to change this policy or to waive any of its terms, nor shall notice to an agent or to any other person or knowledge of an agent or of any other person be held to effect a waiver or change in this contract or any part of it. No change whatever in this policy and no waiver of its conditions shall be valid unless a written endorsement is added hereto signed by the president, vice-president, secretary, or assistant secretary of the company expressing such change or waiver.

In witness whereof, The Ætna Life Insurance Company of Hartford, Conn., has caused these presents to be signed by its president and secretary, but the same shall not be binding upon the company unless countersigned by a duly commissioned agent.

SCHEDULE OF INJURIES. INSURED AND BENEFICIARY.—(Elective indemnities—see Sections 6 and 15.)—The amounts stated in the following "schedule of injuries" are payable under this policy if the weekly indemnity for general accidents provided herein is fifty dollars per week, proportionate amounts being payable if said weekly indemnity is for a larger or smaller amount. Double these amounts are paid to the insured for special accidents, Section 7, and half the amounts given below to the beneficiary for special accidents, Section 15.

GENERAL ACCIDENTS, SECTION 5.—For loss of certain members by removal, within ninety days after injury, viz: Of one or more fingers (at least one entire phalanx), $300; of one or more entire toes, $400. For complete hernia, caused solely and directly by accidental injury, $140. For complete dislocation, viz: Of the shoulder, $200; elbow, $200; wrist, $250; hip, $600; knee, $300; two or more bones of foot (not toes), $300; the ankle, $300; two or more toes, $100; two or more fingers, $100. For the complete fracture of bones, viz: Of the skull, both tables, $650; lower jaw, $150; collar bone, $300; pelvis, $500; thigh, $600; leg, $400; knee cap, $400; arm between elbow and shoulder, $600; forearm between the wrist and elbow, $300; two or more ribs, $200; two or more bones of the foot (not toes), $250; two or more bones of the hand (not fingers), $250; two or more toes, $200; two or more fingers, $200.

SCHEDULE OF OPERATIONS.—Amounts payable in addition to indemnities to insured. See Section 8. One-half said amounts payable in addition to indemnities to beneficiary provided by Section 15. See Section 16. The amounts stated in the following "schedule of operations" are payable under this policy if the weekly indemnity for general accidents provided herein is fifty dollars per week, proportionate amounts being payable if said weekly indemnity is for a larger or a smaller amount. Amputation of foot, hand or forearm, $50; leg or arm, $100; thigh, $200; finger or fingers, $20; toe or toes, $20. Bone abscess, trephining, $50. Dislocations, reduction of shoulder, elbow, hip, knee or ankle, $50; wrist or lower jaw, $30; thumb or fingers, $20. Excision of shoulder, hip or knee joint, $200; elbow, wrist or ankle joint, $100. Eye, ear, nose or throat—any cutting operation, $20. Fractures, reduction of nose, lower jaw, collar bone or shoulder blade, forearm (one or both bones), $50; breast bone, rib or ribs, fingers, coccyx, toes, $20; upper arm, $70; wrist or hand, bones of foot, $30; any of the bones of the pelvis or sacrum, $100; thigh, $150; knee cap or leg bones (one or both), $100. Gunshot wounds, treatment not necessitating amputation or laparotomy, $50. Laparatomy (opening of the abdominal cavity for an operation on any organ contained therein), $200. Skull trephining, for fracture or other cause, $200. Synovitis (inflammation of the lining membrane of a joint), incision, $50. Tetanus, injection of anti-tetanic serum into frontal lobe of brain, $200. Wounds of scalp or other parts, suturing, $10.

SHORT TERM ACCIDENT INSURANCE.

Short Term policies in amounts not exceeding $6000 and $30 weekly indemnity are issued to persons in the "Select," "Preferred" and "Ordinary" classes at the following rates:

$1000 Insurance with $5 Weekly Indemnity.		$1000 for Death Only.	
One month	$1.50	One month	$ .90
Two months	2.25	Two months	1.35
Three months	3.00	Three months	1.80
Four months	3.75	Four months	2.25
Five months	4.50	Five months	2.70
Six months	5.20	Six months	3.12

Accident tickets covering $3000 in event of accidental death and $15 weekly indemnity are issued for from one to thirty days at the following rates:

TWENTY-FIVE CENTS PER DAY FOR FROM ONE TO ELEVEN DAYS.

Fourteen days	$3.00	Thirty days	$4.50
Twenty-one days	4.00	Women insured against death only.	

DISABILITY INSURANCE.

The Accumulative Disability policy combines accident and health insurance, and the annual premium rates are as follows: ages eighteen to fifty inclusive, "Select" and "Preferred" risks, $12 per $1000; "Extra Preferred" risks, $13 per $1000; ages fifty-one to sixty, inclusive, "Select" and "Preferred" risks, $14 per $1000; "Extra Preferred" risks, $15 per $1000.

This policy provides for liberal payments in event of accidental death, loss of limbs, limb or sight, weekly indemnity, elective indemnities, fees for surgical operations, identification of insured, payment of claims in Gold Bonds, and, in addition, for the insurance of the beneficiary against travel, elevator and burning building accidents; under the Health portion of the policy contract, the insured is covered for weekly indemnity, fees for surgical operations, quarantine indemnity, and for payment of a substantial sum in event of permanent total disability resulting from blindness or paralysis.

The policy contract follows:

POLICY FORM—ACCUMULATIVE DISABILITY.

PRINCIPAL SUM, $5000–$10,000. ANNUAL PREMIUM, $60.

This policy is similar to the accumulative accident policy shown above, except where the phraseology conflicts with the health portions of the contract, and in the following paragraphs, which are taken from the disability policy in tota.

8. (FEES FOR SURGICAL OPERATIONS.)—If such injuries sustained or illness contracted by the insured within the term of this policy and the conditions thereof shall, during a period of total or partial disability (as herein defined), resulting therefrom and within ninety days from the date of sustaining said injuries, or contracting said illness necessitate the performance by a surgeon of a surgical operation named in the "schedule of operations—insured" hereinafter contained, the sum set opposite such operation in said schedule shall be paid to the insured, provided always, that such amount shall not be payable for more than one operation as the result of injury or injuries sustained in any one accident or as the result of any one cause of illness. If such injuries do not result in disability, but do require surgical treatment by a surgeon within ninety days from date of accident, the company will pay the amount actually expended for such treatment, but not exceeding the amount named in Section 5 for one week of total disability.

9. (TEN PER CENT ACCUMULATIONS.)—Each consecutive full year's renewal of this policy, if paid annually in advance, shall add ten per cent to the principal sum insured until such accumulations shall amount to fifty per cent of said principal sum, and there-

after so long as this policy is maintained in force by annual premium payments the amount insured shall be the original principal sum plus the accumulations.

10. (ILLNESS.)—If the insured shall suffer from disease or illness not hereinafter excepted, which disease or illness shall wholly and continuously disable and prevent him from performing any and every kind of business pertaining to his occupation, and shall necessarily confine him in the house, the same amount per week as is provided in Section 5 for total disability shall be payable to the insured, and if, following such period of total disability and confinement in the house he shall be totally disabled and prevented from performing any and every kind of business pertaining to his occupation, but is not necessarily confined in the house, three-fifths of said amount per week shall be payable to the insured, but no payment shall be made for disability of less than seven consecutive days or in excess of twenty-six consecutive weeks duration.

11. (QUARANTINE INDEMNITY.)—If the insured is involuntarily quarantined in his home, or while a passenger on board a steam vessel licensed for the regular transportation of passengers, by order of a board of health, or other official authority competent thereto, by reaseon of any infectious or contagious disease, and thereby prevented from prosecuting any and every kind of business pertaining to his occupation, the amount per week provided in Section 5 for total disability shall be payable to the insured for the period of such quarantine, not exceeding ten consecutive weeks.

12. (BLINDNESS AND PARALYSIS.)—If the insured shall contract during the term of this policy any disease that shall not result in death, but shall result, independently of all other causes, within one year from date of this insurance or of any renewal hereof, in the irrecoverable loss of the entire sight of both eyes, or in permanent paralysis whereby the insured shall entirely lose the use of both hands or both feet, or of one hand and one foot, and on account of either of said conditions be permanently unable to engage in any work or occupation for wages or profit, the company will pay to him, in lieu of all other indemnity, one-half the original principal sum of this policy, notice in writing of such blindness or paralysis to be given to the company in Hartford, Conn., as early as may be reasonably possible and affirmative preliminary proof of total blindness or paralysis to be furnished to the company within two months of its commencement, and satisfactory affirmative proof of the continuance of total disability therefrom for one year and of its probable duration during life to be filed with the company in Hartford, Conn., within fourteen months from date of beginning of total blindness or paralysis.

17. (SURGEONS' FEES FOR BENEFICIARY.)—If injuries received by the beneficiary under the conditions stated in Section 16, which injuries create liability for the payment of an amount therein specified, shall within ninety days from the date of sustaining said injuries necessitate the performance by a surgeon of a surgical operation named in the "Schedule of Operations—Beneficiary" hereinafter contained, the sum specified for such operation in said schedule shall be paid to the said beneficiary, provided always that such amount shall not be payable for more than one operation as the result of injury or injuries sustained in any one accident. Operations not named in said schedule of operations are not covered.

19. (PROMPT NOTICE OF ILLNESS.)—Notice in writing of any illness for which claim can be made, shall be given to the company at its home office in Hartford, Conn., with full name and address of the insured as early after the commencement of disability as may be reasonably possible, and satisfactory affirmative proof of surgical operation or duration of disability shall also be furnished, in writing, within two months from the date of surgical operation or termination of disability, or, in case of claim for the full limit of weekly indemnity within two months from the termination of such limit. No legal proceeding for a recovery hereunder shall be brought within ninety days after receipt of proof at the office of the company in Hartford, Conn., nor after one year from the date when the cause of action shall accrue, which is agreed to be the date of termination of disability in claims for weekly indemnity (or in case of claim for surgical operation or the full limit of weekly indemnity, the termination of such limit), and the termination of fifty-two weeks of total disability from blindness or paralysis in case of claim under Section 12.

21. (LIMIT OF RISK. ILLNESS.)—No claim against this company under health or disability policies shall be valid in excess of seventy-five dollars per week for weekly indemnity. If the insurance for weelky indemnity for illness, hereunder, or with other insurance is in excess of the insured's average weekly earnings, this company shall not be lable for such weekly indemnity in excess of his average weekly earnings, nor in excess of its pro rata share of the aggregate weekly indemnity, for illness, of the entire insurance carried. The weekly indemnity for total disability while not necessarily confined in the house shall be three-fifths of the company's liability for total disability with confinement in the house under such conditions. Premiums paid for weekly indemnity insurance in excess of the company's liability shall be refunded upon demand.

22. This insurance does not cover disability resulting from any disease or illness contracted while engaged in military or naval service; nor any disease for which the insured is not treated by a licensedphys ician; nor any disease contracted or quarantine established within fifteen daysfrom noon of the day this policy is dated, but, in lieu thereof, the insurance under Sections 10, 11 and 12 hereof shall remain in force for fifteen days after the expiration of the accident insurance herein provided.

23. The insurance hereunder against disease or quarantine covers only when the disease is contracted and the sickness and disability sustained or quarantine enforced within the limits of the United States, Canada or Europe, but does not cover disease contracted, sickness or disability sustained or quarantine enforced in any part of Alaska or the British possessions in America north of the sixtieth degree of north latitude, or in any territory of the United Sates acquired since 1897.

24. Persons under eighteen or over sixty years of age are not covered by this policy either as insured or beneficiary. Women between ages eighteen and sixty are insured

only when named as beneficiary, and then only under the conditions especially designated herein for the insurance of the beneficiary.

SCHEDULE OF INJURIES. INSURED AND BENEFICIARY.—Same as in Accumulative accident policy.

SCHEDULE OF OPERATIONS. INSURED.—Amounts payable in addition to indemnities to insured. See Section 8. The amounts stated in the following "Schedule of Operations" are payable under this policy if the weekly indemnity for general accidents provided herein is fifty dollars per week, proportionate amounts being payable if said weely indemnity is for a larger or smaller amount.

Appendicitis (see laparotomy). Aneurism (tumor of artery)—ligation, $100. Amputation of foot, hand or forearm, $50; leg or arm, $100; thigh, $200; thumb, finger or fingers, $20; toe or toes, $20. Abscess or boil—incision, $10. Bone abscess—trephining, $50. Bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, $100. Carbuncle—incision and treatment, $10. Caries (bone ulcer)—curetting, $30. Dislocations, reduction of shoulder, elbow, hip, knee or ankle, $50; wrist or lower jaw, $30; thumb, finger or fingers, $20. Excision of shoulder, hip or knee joint, $200; elbow, wrist or ankle joint, $100. Eye, ear, nose or throat—any cutting operation, $20. Felon —incision, $10. Fractures, reduction of nose, lower jaw, collar bone, shoulder blade or forearm (one or both bones), $50; breast bone, coccyx, bone or bones in body of hand or foot (not thumb, finger or toe), $30; upper arm, $70; rib or ribs, thumb, finger or fingers, toe or toes, $20; any of the bones of the pelvis or sacrum, $100; thigh, $150; knee cap or leg bones (one or both), $100. Ganglion (cystic tumor of tendon sheath)—incision and curetting, $30. Gunshot wounds—treatment not necessitating amputation or laparotomy, $50. Hydrocele—tapping—incision or excision of sac, $50. Ingrowing toe nail—removal, $20. Intestinal obstruction (see laparotomy). Kidney—fixation or removal, $200. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision), $200 Lithotomy (operation for removal of stone in bladder)—any cutting, $200. Mastoiditis —operation for, $100. Necrosis (death of bone)—sequestrotomy (removal of dead bone)' $70. Æsophogotomy for stricture or other cause, $200. Paeacentesis—tapping of abdomen, bladder, $50; ear drum, $30. Peritonitis (see laparotomy). Rectum—operation for hemorrhoids (external or internal)—excision or ligation, $50; prolapsed—operation for, $50; fistula in ano—incision, $50; polypus—extirpation, $50; malignant stricture—excision or colostomy, $200. Skull trephining for fracture or other cause, $200. Synovitis (inflammation of the lining membrane of a joint)—incision, $50. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, $200. Tumors—extirpation from any part of the body—benign, $30; malignant, $100. Varicose veins—ligation or excision, $50. Varicocele—acupressure—ligation or excision, $50. Wounds of scalp or other parts—suturing, $10.

SCHEDULE OF OPERATIONS. BENEFICIARY.—Amounts payable in addition to indemnities to beneficiary provided by Section 16. See Section 17. The amounts stated in the following "Schedule of Operations" are payable under this policy if the weekly indemnity for general accidents provided herein is fifty dollars per week, proportionate amounts being payable if said weekly indemnity is for a larger or smaller amount.

Amputation of foot, hand or forearm, $25; leg or arm, $50; thigh, $100; thumb, finger or fingers, $10; toe or toes, $10. Dislocations—reduction of shoulder, elbow, hip, knee or ankle, $25; wrist or lower jaw, $15; thumb, finger or fingers, $10. Excision of shoulder, hip or knee joint, $100; elbow, wrist or ankle joint, $50. Eye, ear, nose or throat—any cutting operation, $10. Fractures—reduction of nose, lower jaw, collar bone, shoulder blade or forearm (one or both bones), $25; breast bone, coccyx, bone or bones in body of hand or foot (not thumb, finger or toe), $15; upper arm, $35; rib or ribs, thumb, finger or fingers, toe or toes, $10; any of the bones of the pelvis or sacrum, $50; thigh, $75; knee cap or leg bones (one or both), $50. Skull trephining for fracture or other cause, $100. Wounds of scalp or other parts—suturing, $5.

HEALTH INSURANCE.

Health insurance is included in the disability policy above described, covering practically all diseases, and a Limited Health policy, covering a limited number of diseases, specifically mentioned therein is also issued.

Limited Health policies provide weekly indemnity at $5 per week for temporary total disablity, limit twenty-six weeks, due to any of the diseases specified therein, and also provide for the payment of $500 for permanent total disability, by which is meant total blindness, or paralysis of two limbs, at an annual premium of $2 in occupations classed "Select," "Preferred," "Extra Preferred" and "Ordinary," and at an annual premium of $3 in occupations classed "Medium," "Special," "Hazardous" and higher. These policies are issued to male persons who are between the ages of 18 and 60. No medical examination is required

American Assurance Company,

14 SOUTH BROAD STREET, PHILADELPHIA, PA.

Commenced Business, 1898; Reorganized as a Stock Company, 1903; Capital stock increased to $100,000, Dec. 6, 1904.

REINHOLD R. KOCH, President. WALTER W. CONNEL, Secretary.

Company issues policies covering accident, sickness and death, as follows:

"Special Preferred." Provides $10 per week for accident or sickness, $250 for accidental death, and $100 for natural death. Cost: Policy fee, $2; annual premium, $10.

"Model." Issued to Classes A, B, C and D. Pays weekly indemnities for accident and illness, a funeral indemnity of $100 and specific indemnities for loss of limbs or sight. Cost: Full rate, policy fee, $2; monthly premium, $1. A similar policy at half price and paying half the above benefits is also issued.

Whole Life Extension policy is issued in amounts of $100, $150, $200 or $250 to males and females, ages 16 to 59, inclusive.

After the policy has been in force for three years, and the insured fails to pay premium, the insurance is automatically extended, as shown by the table (which is a part of the policy contract).

WHOLE LIFE EXTENSION POLICY. MONTHLY PREMIUMS.

AGE LAST BIRTHDAY WHEN POLICY ISSUED.	AMOUNT OF INSURANCE.			
	$100	$150	$200	$250
	$	$	$	$
16	0.21	0.31	0.42	0.52
20	0.24	0.36	0.48	0.60
30	0.31	0.46	0.62	0.77
40	0.42	0.63	0.84	1.05
50	0.60	0.90	1.20	1.50
59	0.90	1.35	1.80	2.25

"Universal," issued to Classes A, B, C and D, pays weekly indemnities for total or partial disabilty in case of sickness or injury, and covers the entire period of such confinement. Cost: Full rate, policy fee, $2; monthly premium, $1. A similar policy at half price and paying half the above benefit is also issued.

POLICY FORM—"SPECIAL PREFERRED."

American Assurance Company (hereinafter called the company) insures for the term of one year from the date hereof in Class S. P. the person named in the application herefor, by occupation bookkeeper (hereinafter called the insured), upon the payment on or before the date hereof of the two several premiums for the Casualty Element and Life Element, respectively, as shown in the following table of premiums corresponding with entry age above:

TABLE OF PREMIUMS.

AGE.	Casualty Element.	Life Element.	AGE.	Casualty Element.	Life Element.
	$	$		$	$
20	8.46	1.54	45	6.77	3.23
21	8.43	1.57	46	6.64	3.36
22	8.40	1.60	47	6.50	3.50
23	8.36	1.64	48	6.35	3.65
24	8.32	1.68	49	6.18	3.82
25	8.28	1.72	50	11.00	4.00
26	8.24	1.76	51	10.80	4.20
27	8.19	1.81	52	10.65	4.35
28	8.14	1.86	53	10.50	4.50
29	8.09	1.91	54	10.20	4.80
30	8.04	1.96	55	14.90	5.10
31	7.98	2.02	56	14.70	5.30
32	7.93	2.07	57	14.50	5.50
33	7.87	2.13	58	14.20	5.80
34	7.80	2.20	59	13.90	6.10
35	7.73	2.27	60	18.50	6.50
36	7.66	2.34	61	18.10	6.90
37	7.58	2.42	62	17.80	7.20
38	7.50	2.50	63	17.40	7.60
39	7.42	2.58	64	16.90	8.10
40	7.32	2.68	65	21.60	8.40
41	7.22	2.78	66	21.10	8.90
42	7.12	2.88	67	20.60	9.40
43	7.01	2.99	68	19.90	10.10
44	6.89	3.11	69	19.20	10.80

according to the following schedule during the continuance of this policy:

I. (CASUALTY ELEMENT.)—A. Accident indemnity: (1) Total disability, $10 per week; (2) loss of two hands, feet or eyes, $100; (3) loss of one hand, foot or eye, $50; (4) accidental death, $250. B. Sickness indemnity: (5) Total disability (house confinement), $10 per week.

II. (LIFE ELEMENT.)—C. Natural death indemnity: Death from disease, $100.

I. CASUALTY ELEMENT.

ACCIDENT INDEMNITY. A.—Against bodily injury effected solely through external, violent and accidental means, which shall independent of all other causes and immediately from the date of the receipt thereof necessarily and continuously disable and prevent the insured for one week or more from:

(1) (TOTAL DISABILITY.)—Performing any and every duty pertaining to any business or occupation, during the period of regular personal attendance by a legally qualified physician not to exceed fifty-two consecutive weeks; or

(2) (LOSS OF TWO HANDS, FEET OR EYES.)—In lieu of said weekly indemnity if such injury shall result, within thirty days from the receipt thereof, in the loss by severance or amputation of one hand and one foot, or both hands, or both feet at or above the wrist or ankle, or in the total and permanent loss of the use of any two of said limbs, or in the entire and permanent destruction of the sight in two eyes; or

(3) (LOSS OF ONE HAND, FOOT OR EYE.)—Likewise in lieu of said weekly indemnity if such injury shall result, within thirty days from the receipt thereof, in the loss by severance or amputation of one hand or one foot at or above the wrist or ankle, or in the total and permanent loss of the use of either of said limbs, or in the entire and permanent destruction of the sight in one eye.

(4) (ACCIDENTAL DEATH.)—Against death caused by such injury independent of all other causes and within ninety days from the receipt thereof.

SICKNESS INDEMNITY. B.—Against sickness or disease which has its cause and beginning after the expiration of sixty days from the time when this policy becomes of force and effect, for the number of consecutive days (following the first week) computed from the date of the first attendance by a physician, during the period that the insured is necessarily and continuously totally disabled and prevented from performing any and every duty pertaining to any business or occupation.

(5) (TOTAL DISABILITY. HOUSE CONFINEMENT.)—And strictly, necessarily and continuously confined within the house and there regularly and personally attended by a legally qualified physician, not to exceed a period of twenty-six consecutive weeks.

II. LIFE ELEMENT.

NATURAL DEATH INDEMNITY. C.—Against death resulting from sickness or disease which has its cause and beginning after the expiration of sixty days from the time when this policy becomes of force and effect. Indemnity for death of the insured shall be payable to the beneficiary named in the application herefor or a beneficiary substituted therefor, if surviving, otherwise to the executor, or administrator of the insured. The casualty and life elements are separate and independent of each other, and either or both may be carried by the insured by payment of the respective premium or premiums; this *policy may* be renewed for consecutive terms up to the age limit in above table by the pay-

ment to and acceptance by the company of the respective premiums for the attained age according to said table. At the option of the insured one-half the above premiums may be paid semi-annually in advance, in which case this policy shall become a semi-annual renewable term policy. This policy is issued and accepted subject to the provisions and conditions endorsed hereon and annexed hereto, all of which are referred to and made a part of this contract, and no modification thereof shall be valid unless endorsed hereon by the president or secretary, and notice to or knowledge of any agent or officer shall not bind the company, and no act, statement, promise or agreement of any agent or officer shall operate as a waiver of any of the terms or conditions of this policy unless it be expressly so agreed in writing signed by the president or secretary.

Dated the fifteenth day of March, 1907, at twelve o'clock noon, and to become of force and effect thereafter when delivered to and accepted by the insured while in good health and sound physical condition.

CONDITIONS

Under which this policy is issued to and accepted by insured.

1. The actual payment of the respective premiums on the date when due or within seven days thereafter, whether the insured is entitled to indemnity at the time or not, is a condition precedent to the continuance of this policy. If not so paid, this policy shall be deemed to have lapsed on the date when the premiums were due. All premiums are payable at the home office of the company without notice. If this policy shall not be continued by payment of premiums as herein provided, it may thereafter be revived by the secretary upon written application by the insured on form furnished by the company and the payment of all back premiums. Payment of such back premiums without such written application shall be deemed a representation by the insured that he is in good health and sound physical condition, and if such representation is not true, the obligation of the company shall extend no further than the return of the premiums so paid; and if such representation is true, then the acceptance of such premiums by the secretary shall operate as a revival. No revival of this policy shall be effective unless such back premiums are actually paid prior to any accident or the beginning of any sickness by reason of which a claim hereunder might be made. If this policy shall be revived after having lapsed, no indemnity shall be paid for any sickness originating before the expiration of fifteen days from and after the date of revival nor for death resulting from such sickness.

2. The company may cancel this policy by mailing notice of cancellation to the insured's address as it appears on its records with its check for the unearned part, if any, of the premium, but not during any disability for which the insured may be entitled to indemnity.

3. If at any time after this policy is issued, and during its continuance in force, the insured shall engage, either temporarily or permanently in any employment or occupation classed by the company as more hazardous than the one named in the application herefor, or become bisabled or die while, or in consequence of, doing any act of employment or by any exposure either more hazardous in itself or classed by the company as more hazardous than the said occupation, then this policy shall be taken to be of force and effect only as a policy of the class issued by the company to persons engaged in such more hazardous occupation or employment, and the rate of indemnity payable hereunder shall be the same as in such more hazardous class; and if a person engaged in such more hazardous occupation or employment is not insurable by this company no indemnity shall be payable or paid hereunder.

4. Written notice of death, or loss of limb or sight, or of disability, must be sent to the secretary of the company within ten days from the death or the beginning of disability. Such notice shall be a condition precedent to the liability of the company for any indemnity, and notice given to any agent shall not be deemed a compliance with this condition, The furnishing of blanks by the company for proof of claim shall not be a waiver of any condition of this policy or right of the company.

5. The company shall have the right and opportunity to examine the insured's person and body in case of disability or death when and so often as it may require. The insured waives all legal objection to medical testimony of any and every kind, and authorizes his attending physician to make statements regarding his disability or cause of death, which statements shall be competent evidence on behalf of the company in any suit upon this policy.

6. The terms "bodily injury," "such injury," and like terms appearing in this policy do not include disappearance, injury resulting from negligence, injury of which there is no outward visible mark on the body, nor injury resulting wholly or partly, directly or indirectly, from intoxication or while intoxicated, or from the use of narcotics, from or while violating law, or from any of the following causes, conditions or acts, or which results in or produces any of the following conditions, viz.: insanity, fighting (except in case of unprovoked assault), war, riot, wrestling, scuffling, boxing, prize-fighting, riding or driving in races of any kind; nor disability caused wholly or partly by medical, surgical or mechancial treatment for disease, or by natural disease or weakness, or exhaustion consequent upon disease.

7. The terms "sickness," "disease," and like terms appearing in this policy do not include sickness complicated with or resulting wholly or partly, directly or indirectly, from or in tuberculosis or cancer within one year from date hereof, insanity, venereal disease, nor disability resulting wholly or partly, directly or indirectly, from intoxication or while intoxicated, or from the use of narcotics, or from or while violating law.

8. No indemnity shall be paid for more than four weeks in case of disability complicated with or resulting wholly or partly, directly or indirectly, from any of the following causes, conditions or acts, viz.: vertigo, lumbago, sprain or strain of the back, rheumatism, sciatica, paralysis or locomotor ataxia; no indemnity shall be paid if the insured shall

for loss of one eye; $5 per week indemnity during the period of total disability, not exceeding two hundred consecutive weeks; $2 weekly indemnity for partial disability, limit twenty-six weeks.

If injuries are sustained while the insured is riding as a passenger and is in or on any railway passenger car propelled by mechanical power, or while a passenger and on board a steam vessel licensed for and regularly employed in the transportation of passengers, or while a passenger in an elevator provided for passenger service, or by reason and in consequence of the burning of a building while the insured is therein, the amounts payable as above stated are doubled. Weekly indemnity is payable every eight weeks during disability. In case of injury the insured has the privilege of receiving in lieu of weekly indemnity a specified amount, as per the schedule of injuries shown in the policy. If a surgical operation named in the schedule of operations in the policy is performed by reason of an injury which creates other liability under the policy, the amount stated opposite such operation is payable to the insured in addition to other indemnity. If such injuries do not result in disability, but do require surgical treatment by a surgeon within ninety days, the company will pay the amount actually expended for such treatment, but not exceeding the amount payable for one week of total disability for general accidents.

Claims for the principal sum or any specified portion thereof for loss of limbs, limb or sight are payable in cash, or in twenty-year four per cent gold bonds of the Ætna Life Insurance Company. These bonds will be registered or made payable to bearer, as desired, and interest thereon will be paid annually until maturity.

Under the accumulative accident policy, if the premiums are paid annually in advance, the principal sum will be increased ten per cent each year until such accumulations shall amount to fifty per cent of the amount originally insured If the premiums are paid semi-annually or quarterly the principal sum shall be increased five per cent each year until such increase equals fifty per cent of the amount originally insured.

POLICY FORM—ACCUMULATIVE ACCIDENT POLICY.
PRINCIPAL SUM, $5000–$10,000. WEEKLY INDEMNITY, $25–$50.
ANNUAL PREMIUM, $25.

Ætna Life Insurance Company, in consideration of the premium of twenty-five dollars and of the statements in the schedule of warranties endorsed hereon, which statements the insured makes by accepting this policy, and warrants to be true, the Ætna Life Insurance Company, of Hartford, Conn., does hereby insure the person named and described in said schedule for the term of twelve months from the fifteenth day of March, 1907 (commencing and ending at twelve o'clock noon, standard time), against dis-

ability or death resulting directly and independently of all other causes from bodily injuries effected solely through external, violent and accidental means, suicide (sane or insane) not included, as follows:

1. (ACCIDENTAL DEATH.)—If such injuries alone result within ninety days from date of accident in the death of the insured, the principal sum of $5000 shall be paid to the beneficiary named in the schedule of warranties endorsed hereon, if living, otherwise to the executors, administrators or assigns of the insured, or

2. (LOSS OF TWO LIMBS OR EYES.)—If such injuries alone result within ninety days from the date of accident in loss by removal of both hands at or above the wrists, or both feet at or above the ankles, or one hand and one foot at those places, or in the irrecoverable loss of the entire sight of both eyes, the principal sum shall be paid to the insured in lieu of weekly indemnity as herein provided, or

3. (LOSS OF ONE LIMB.)—If such injuries alone result within ninety days from date of accident in loss by removal of either hand at or above the wrist, or either foot at or above the ankle one-half of the principal sum shall be paid to the insured in lieu of weekly indemnity as herein provided, or

4. (LOSS OF ONE EYE.)—If such injuries alone result within ninety days from date of accident in the irrecoverable loss of the entire sight of one eye, one-third of the principal sum shall be paid to the insured in lieu of weekly indemnity as herein provided, or

5. (INDEMNITY FOR TOTAL OR PARTIAL DISABILITY.)—If such injuries alone immediately, continuously or wholly disable the insured from prosecuting any and every kind of business pertaining to his occupation, the sum of $25 per week shall be paid to the insured as hereinafter provided, but not for more than two hundred consecutive weeks; or, if such injuries shall not wholly disable the insured, as above, but shall immediately, continuously and wholly disable him from the performance of one or more important daily duties pertaining to his occupation, or if, following a period of total disability resulting from such injuries, he shall be in like manner partially disabled, two-fifths of the amount per week payable for total disability shall be paid to the insured for the period of such partial disability, but not for more than twenty-six consecutive weeks of partial disability, nor will payments be made for total and partial disability combined exceeding two hundred consecutive weeks.

6. (ELECTIVE INDEMNITIES.)—If the insured shall sustain injury by means as aforesaid which injury is named in the schedule of injuries hereinafter contained, he may elect, subject to all the terms and conditions of the policy, to receive the amount of indemnity specified opposite such injury in lieu of all weekly indemnity for either total or partial disability, provided he signifies his choice in writing, addressed to the company at Hartford, Conn., within ten days from the date of occurrence of said injury, In no event will more than one of the amounts payable as an elective indemnity be paid for injury or injuries sustained in any one accident.

7. (DOUBLE PAYMENTS FOR SPECIAL ACCIDENTS.)—If such injuries are sustained by means as aforesaid while the insured is riding as a passenger and is in or on any railway passenger car propelled by mechanical power, or while a passenger and on board a steam vessel licensed for and regularly employed in the transportation of passengers, or while a passenger in an elevator provided for passenger service, or by reason and in consequence of the burning of a building while the insured is therein, the amount to be paid under Sectons 1, 2, 3, 4, 5, or 6, shall be double the sum otherwse payable for such injuries; but the increased benefits provided by this section (7) shall not apply to any accident or injury, fatal or otherwise, sustained while getting on or off or being upon the step or steps of any railway or street railway car.

8. (FEES FOR SURGICAL OPERATIONS.)—If such injuries sustained by the insured within the term of this policy and the conditions thereof shall, during a period of total or partial disability (as herein defined) resulting therefrom and within ninety days from the date of sustaining said injuries, necessitate the performance by a surgeon of a surgical operation named in the schedule of operations hereinafter contained, the sum set opposite such operation in said schedule shall be paid to the insured, provided always, that such amount shall not be payable for more than one operation as the result of injury or injuries sustained in any one accident. If such injuries do not result in disability, but do require surgical treatment by a surgeon within ninety days, the company will pay the amount actually expended for such treatment, but not exceeding the amount named in Section 5 for one week of total disability.

9. (FIVE PER CENT ACCUMULATIONS.)—Each consecutive full year's renewal of this policy, shall add five per cent to the principal sum insured until such accumulations shall amount to fifty per cent of said principal sum, and thereafter so lcrg as this policy is maintained in force the amount insured shall be the original principal sum plus the accumulations.

10. (TEN PER CENT ACCUMULATIONS.)—Each consecutive full year's renewal of this policy, if paid annually in advance, shall add ten per cent to the principal sum insured until such accumulations shall amount to fifty per cent of said principal sum, and thereafter so long as this policy is maintained in force by annual premium payments the amount insured shall be the original principal sum plus the accumulations.

11. (DEATH FROM SUNSTROKE.)—If sunstroke, due to external, violent and accidental means, independently of all other causes, shall result in the death of the insured within

ninety days from date thereof, the company will pay the original principal sum provided herein for fatal bodily injuries, notice and proof to be furnished as provided in Section 17 for other claims under this policy.

12. (IDENTIFICATION.)—Upon receipt of the premium for this policy the company will issue a certificate of identification wherein it is agreed that if the insured, by reason of injury or illness, shall be physically unable to communicate with friends, the company, upon receipt of a telegram or other message giving the number of this policy, will immediately transmit to his relatives or friends any information respecting him and will defray all expense necessary to put the insured in the care of friends provided such expense shall not exceed the sum of one hundred dollars.

13. (ANNUAL INCOME FROM TWENTY-YEAR GOLD BONDS.)—The principal sum insured under this policy shall be payable, at the option of the beneficiary, in United States gold coin or its equivalent, or in twenty-year four per cent gold bonds of the Ætna Life Insurance Company. These bonds will be registered or made payable to bearer as desired, and interest thereon will be paid annually until maturity.

14. (INDEMNITY PAYABLE EVERY EIGHT WEEKS DURING DISABILITY.)—Claims for weekly indemnity of less than eight weeks duration shall be payable upon presentation of satisfactory affirmative proof of total or partial disability and that same was the proximate result of external, violent and accidental means within the conditions of this policy, claims of longer duration shall be payable at the expiration of eight weeks from date of accident and at intervals of eight weeks thereafter, such affirmative proof of disability and of its continuance to be furnished before each payment, final proof in all cases to be furnished in accordance with Section 17.

15. (INSURANCE OF BENEFICIARY.)—In case the beneficiary first named in the schedule of warranties endorsed hereon is not the insured or an insured beneficiary under any other accident or disability policy issued by this company, and is over eighteen and under sixty years of age, then and not otherwise, this policy shall also insure the person so named as beneficiary against such losses hereinafter described, as shall result directly and independently of all other causes, from bodily injuries effected solely through external, violent and accidental means, suicide (sane or insane) not included, and received by said person while riding as a passenger in or on any railway passenger car propelled by mechanical power, or while a passenger and on board a steam vessel licensed for and regularly employed in the transportation of passengers, or while a passenger in an elevator provided for passenger service, or by reason and in consequence of the burning of a building while the beneficiary is therein, as follows: (a) If death shall result solely from said injuries so received, within ninety days, the original principal sum of this policy shall be paid to the insured, (b) or if the loss by removal of both hands at or above the wrists, or both feet at or above the ankles, or of one hand and one foot at those places, or the irrecoverable loss of the entire sight of both eyes shall result, within ninety days, from said injuries so received, the said original principal sum shall be paid to the said beneficiary, (c) or if the loss by removal at or above the wrist or ankle of one hand or of one foot shall result; within ninety days, from said injuries so received, one-half the said original principal sum shall be paid to the said beneficiary, (d) or if such injury is named in the schedule of injuries hereinafter contained, the sum set opposite said injury in said schedule in the column headed "beneficiary" shall be paid to the said beneficiary; provided always that not more than one amount shall be payable under this section for injuries to the beneficiary resulting from any one accident, and that these benefits shall not apply to any accident or injury, fatal or otherwise, sustained while getting on or off or being upon the step or steps of any railway or street railway car.

16. (SURGEON'S FEES FOR BENEFICIARY.)—If injuries received by the beneficiary under the conditions stated in Section 15, which injuries create liability for the payment of an amount therein specified, shall within ninety days from the date of sustaining said injuries necessitate the performance by a surgeon of a surgical operation named in the schedule of operations hereinafter contained, one-half the sum specified for such operation in said schedule shall be paid to the said beneficiary, provided always that such amount shall not be payable for more than one operation as the result of injury or injuries sustained in any one accident. Operations not named in said schedule of operations are not covered.

17. (PROMPT NOTICE OF ACCIDENT.)—Notice in writing of any accident and injury, fatal or non-fatal, for which claim can be made, shall be given to the company at its home office in Hartford, Conn., with full name and address of the insured, or beneficiary as the case may be, as early as may be reasonably possible, and satisfactory affirmative proof of death, loss of limb, or sight, or surgical operation, or duration of disability shall also be furnished, in writing, within two months from the date of death, loss of limb or sight, or surgical operation, or termination of disability or, in case of claim for the full limit, within two months from the termination of such limit. No legal proceeding for a recovery hereunder shall be brought within ninety days after receipt of proof at the office of the company in Hartford, Conn., nor after one year from the date when the cause of action shall accrue, which is agreed to be the date of termination of disability in claims for weekly indemnity (or in case of claim for the full limit of weekly indemnity, the termination of such limit), and the date of alleged accident for all other claims.

18. (LIMIT OF RISK.)—No claim against this company under accident policies shall be valid in excess of fifteen thousand dollars, or seventy-five dollars per week for weekly indemnity, except as such sums shall be increased under the provisions of Section 7, or Section 9, or both; or under the provisions of Section 7, or Section 10, or both. If the insurance for weekly indemnity for general accidents, hereunder, or with other insurance

is in excess of the insured's average weekly earnings, this company shall not be liable for such weekly indemnity in excess of his average weekly earnings, nor in excess of its pro rata share of the aggregate weekly indemnity, for general accidents, of the entire insurance carried. The weekly indemnity for partial disability shall be two-fifths of the company's liability for total disability under such conditions. Premiums paid for weekly indemnity insurance in excess of the company's liability shall be refunded upon demand. In event claim is based upon a special accident as defined in Section 7, the weekly indemnity payable as provided by this section shall be doubled.

19. The company may cancel this policy by mailing notice of cancellation to the insured's residence address as given in the schedule of warranties endorsed hereon, with its check for the unearned part, if any, of the premium.

20. The consent of the beneficiary shall not be requisite to a surrender or assignment of this policy, nor to a change of beneficiary hereunder. A duplicate original of any assignment must be filed at the home office of the company in Hartford, Conn. The company shall not be responsible for the validity of any assignment. Any claim hereunder shall be subject to proof of insurable interest.

21. The company shall have the right and opportunity to examine the person of the insured when and so often as it requires in case of injury and also have the right and opportunity to make an autopsy in case of death when it so requires.

22. When liability is created under the provisions of Section 1, 2, 3, 4, or 11, the insurance hereunder shall thereupon immediately cease and upon discharge of said liability this policy shall be surrendered to the company.

23. If the insured is injured after having changed his occupation to one rated by this company in a more hazardous class than the premium paid for this policy covers, or while engaged in an occupation so rated, the company's liability will be only such proportion of the principal sum or other indemnity as the premium paid by him will purchase at the rate fixed by this company for such more hazardous occupation.

24. Any misstatement in the schedule of warranties endorsed hereon, or a failure to comply with any of the requirements contained herein, will invalidate all claims under this policy.

25. An agent has no authority to change this policy or to waive any of its terms, nor shall notice to an agent or to any other person or knowledge of an agent or of any other person be held to effect a waiver or change in this contract or any part of it. No change whatever in this policy and no waiver of its conditions shall be valid unless a written endorsement is added hereto signed by the president, vice-president, secretary, or assistant secretary of the company expressing such change or waiver.

In witness whereof, The Ætna Life Insurance Company of Hartford, Conn., has caused these presents to be signed by its president and secretary, but the same shall not be binding upon the company unless countersigned by a duly commissioned agent.

SCHEDULE OF INJURIES. INSURED AND BENEFICIARY.—(Elective indemnities—see Sections 6 and 15.)—The amounts stated in the following "schedule of injuries" are payable under this policy if the weekly indemnity for general accidents provided herein is fifty dollars per week, proportionate amounts being payable if said weekly indemnity is for a larger or smaller amount. Double these amounts are paid to the insured for special accidents, Section 7, and half the amounts given below to the beneficiary for special accidents, Section 15.

GENERAL ACCIDENTS, SECTION 5.—For loss of certain members by removal, within ninety days after injury, viz: Of one or more fingers (at least one entire phalanx), $300; of one or more entire toes, $400. For complete hernia, caused solely and directly by accidental injury, $140. For complete dislocation, viz: Of the shoulder, $200; elbow, $200; wrist, $250; hip, $600; knee, $300; two or more bones of foot (not toes), $300; the ankle, $300; two or more toes, $100; two or more fingers, $100. For the complete fracture of bones, viz: Of the skull, both tables, $650; lower jaw, $150; collar bone, $300; pelvis, $500; thigh, $600; leg, $400; knee cap, $400; arm between elbow and shoulder, $600; forearm between the wrist and elbow, $300; two or more ribs, $200; two or more bones of the foot (not toes), $250; two or more bones of the hand (not fingers), $250; two or more toes, $200; two or more fingers, $200.

SCHEDULE OF OPERATIONS.—Amounts payable in addition to indemnities to insured. See Section 8. One-half said amounts payable in addition to indemnities to beneficiary provided by Section 15. See Section 16. The amounts stated in the following "schedule of operations" are payable under this policy if the weekly indemnity for general accidents provided herein is fifty dollars per week, proportionate amounts being payable if said weekly indemnity is for a larger or a smaller amount. Amputation of foot, hand or forearm, $50; leg or arm, $100; thigh, $200; finger or fingers, $20; toe or toes, $20. Bone abscess, trephining, $50. Dislocations, reduction of shoulder, elbow, hip, knee or ankle, $50; wrist or lower jaw, $30; thumb or fingers, $20. Excision of shoulder, hip or knee joint, $200; elbow, wrist or ankle joint, $100. Eye, ear, nose or throat—any cutting operation, $20. Fractures, reduction of nose, lower jaw, collar bone or shoulder blade, forearm (one or both bones), $50; breast bone, rib or ribs, fingers, coccyx, toes, $20; upper arm, $70; wrist or hand, bones of foot, $30; any of the bones of the pelvis or sacrum, $100; thigh, $150; knee cap or leg bones (one or both), $100. Gunshot wounds, treatment not necessitating amputation or laparotomy, $50. Laparatomy (opening of the abdominal cavity for an operation on any organ contained therein), $200. Skull trephining, for fracture or other cause, $200. Synovitis (inflammation of the lining membrane of a joint), incision, $50. Tetanus, injection of anti-tetanic serum into frontal lobe of brain, $200. Wounds of scalp or other parts, suturing, $10.

affirmative proof of total or partial disability. Claims of longer duration shall be payable at the expiration of four weeks from the date of the accident, or of contracting the disease, and at intervals of four weeks thereafter, such affirmative proof of disability and of its continuance to be furnished before each payment, final proof in all cases to be furnished in accordance with Section 23.

25. Persons under 18 or over 60 years of age are not covered by this policy as insured.

26. The company may cancel this policy by mailing to the insured's address as given in the application herefor, notice of such cancellation, together with its check for the unearned part, if any, of the premium.

27. In case of any injury or illness giving rise to a claim under this policy, any medical advisor of the company shall have the right and opportunity to examine the person in respect of whom such claim is made, when and as often and in such manner as he desires; and, in case of death, shall have the right and opportunity to perform an autopsy.

28. If the insured is injured after having changed his occupation to one classified by the company as more hazardous than that herein stated, the company's liability shall be only for such proportion of the principal sum or other indemnity as the premium paid by him will purchase at the rate fixed by the company for such more hazardous occupation.

29. No claim against the company shall be valid in excess of the insurance granted under this policy, unless the amount of such excess is authorized by endorsement hereon, signed by the president or secretary of the company. Insurance in excess of such limits is void and premiums paid for such excess will be refunded on demand.

30. No legal proceedings for recovery under this policy may be brought until three months after the insured or his legal representatives has fully complied with all the provisions hereof; nor brought at all unless begun within six months after the sustaining or contracting of any disability for which fixed indemnity is payable; nor, if no fixed indemnity is payable, unless brought within six months after the termination of disability. Failure to comply with the provisions and conditions of this policy, or fraud, misrepresentation, or concealment employed in obtaining it, shall invalidate any claim hereunder.

31. No agent has authority to waive or change any condition or provision of this policy, nor shall it be claimed that the company or agent has knowledge of any risk or exposure which is not set forth in the application herefor, and no waiver or change nor the issue of any permit will be valid unless in writing, signed by the president or secretary of the company.

SCHEDULE OF INJURIES. INSURED AND BENEFICIARY. (Elective indemnities—see Sections 11 and 14.) The amounts stated in the following "Schedule of Injuries" are payable under this policy for $5000 principal sum, proportionate amounts being payable if the policy is issued for a smaller principal sum. For loss of certain members by removal, within ninety days after injury, viz.: of one or more fingers (at least one entire phalanx), $150; of one or more entire toes, $200. For complete hernia, caused solely and directly by accidental injury, $70. For complete dislocation, viz.: of the shoulder, $100; elbow, $100; wrist, $125; hip, $300; knee, $150; any bones of foot, $150; ankle, $150; two or more toes, $50; two or more fingers, $50. For the complete fracture of bones, viz.: skull, both tables, $325; lower jaw, $75; collar bone, $150; pelvis, $250; thigh, $300; leg, $200; knee cap, $200; arm between elbow and shoulder, $300; forearm between the wrist and elbow, $150; two or more ribs, $100; foot, $125; hand, $125; two or more toes, $100; two or more fingers, $100. Beneficiary receives one-half these amounts.

SCHEDULE OF OPERATIONS.—Amounts payable to insured in addition to all other indemnity. See Section 21. One-half said amounts payable to beneficiary in addition to indemnities provided by Section 21. The amounts stated in the following "Schedule of Operations" are payable under this policy for $5000 principal sum, proportionate amounts being payable if the policy is issued for a smaller principal sum. Appendicitis (see laparotomy), $100. Aneurism (tumor of artery)—ligation, $50. Amputation of foot, hand or forearm, $25; leg or arm, $50; thigh, $100; finger or fingers, $10. Abscess or boil—incision, $5. Bone abscess—trephining, $25. Bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, $50. Carbuncle—incision and treatment, $5. Caries (bone ulcer)—curetting, $15. Dislocations—reduction of shoulder, elbow, knee, hip or ankle, $25; wrist or lower jaw, $15; thumb or fingers, $10. Excision of shoulder, hip or knee joint, $100; elbow, wrist or ankle joint, $50; toe or toes, $25. Eye, ear, nose or throat—any cutting operations, $10. Felon—incision, $5. Fractures—reduction of nose, lower jaw, collar bone or shoulder blade, forearm (one or both bones), $25; breast bone, rib or ribs, fingers, coccyx, toes, $10; upper arm, $35; wrist or hand, bones of foot, $15; fingers, $10; any of the bones of the pelvis or sacrum, $50; thigh, $75; knee cap or leg bones (one or both), $50. Ganglion (cystic tumor of tendon sheath)—incision and curetting, $15. Gunshot wounds—treatment not necessitating amputation or laparotomy, $25. Hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $100. Hydrocele—tapping incision or excision of sac, $25. Ingrowing toe nail—removal, $10. Intestinal obstruction (see laparotomy). Kidney—fixation or removal, $100. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis or exploratory incision), $100. Lithotomy (operation for removal of stone in bladder)—any cutting, $100. Mastoiditis—operation for, $50. Necrosis (death of bone)—sequestrotomy (removal of dead bone), $35. Œsophagotomy for stricture or other cause, $100. Paracentesis—tapping of abdomen, bladder, $25; ear drum, $15. Peritonitis (see laparotomy). Rectum—operation for hemorrhoids (external or internal), excision or ligation; prolapsed—operation for, fistula in ano—incision, polypus—extirpation, $25; malignant stricture—excision or colotomy, $100. Skull trephining for fracture or other cause, $100. Synovitis (inflammation of the lining membrane of a joint)—incision, $25. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, $100. Tumors—extirpation from any part of the body, benign, $15; malignant, $50. Varicose veins—ligation or excision, $25. Varicocele—acupressure—ligation or excision, $25. *Wounds of* scalp or other parts—suturing, $5.

INDUSTRIAL DEPARTMENT.

"Perfection Protective" policy is the form used in this department.

AGE LIMITS.—Eighteen to sixty-five for males; applicants over fifty years pay 50 per cent advance; over sixty years, pay 100 per cent advance.

POLICY FEE.—$5.

LAPSED POLICIES.—Policies delinquent less than 30 days are reinstated upon payment of one monthly premium; over 30 days and less than 60 days, one monthly premium and a fee of 50 cents; over 60 days, one monthly premium and a fee of $1.

WOMEN.—Wage earners between ages eighteen and forty-five are insured under the "Regular" form for $25 a month accident and illness indemnity, with $200 accident benefit, premium, $1 a month. Those desiring larger indemnities must be classified according to occupation and pay 50 per cent advance in rates.

BENEFITS.—Under "Regular" policies accident indemnity is paid for 24 months and takes effect on date of policy. Illness benefits take effect sixty days from date of policy and are paid for disability after the first week of illness. "Special" policies provide the same benefits except that the words "after the first week" in the health provision are eliminated. Benefits are increased ten per cent (see policy form.)

BUSINESS AND PROFESSIONAL MEN'S POLICY.—This policy provides $100 per month indemnity for either accident or sickness and $500 death benefit, issued in classes A and AA only, with double benefits for injuries sustained while traveling on passenger vehicles propelled by steam, electricity, compressed air or cable. Cost, ages eighteen to fifty, Class AA or Preferred, $24 per year; Class A or Select, $30 per year. Cost, ages fifty to sixty, Class AA or Preferred, $34 per year; Class A or Select, $40 per year. Regular policy fee is charged. Same policy form and applications are used as regular monthly plan.

THE POLICY FORM.—"PERFECTION PROTECTIVE."—CLASS B.
PRINCIPAL SUM, $400. MONTHLY PREMIUM, $1.

American Casualty Company, Reading, Pennsylvania, (hereinafter called the company), for and in consideration of the payment of the policy fee and premium, and the further consideration of the statements and representations in the schedule endorsed hereon, and made a part hereof, which statements and representations the insured makes on acceptance of this policy and warrants to be true,

Hereby insures James Harvey (hereinafter called the insured), the person described in the schedule, beginning at 12 o'clock noon, Eastern standard time, of the day this policy is dated, subject to all the provisions, conditions and limitations of this policy, against loss of time as follows:

FOR TEMPORARY TOTAL DISABILITY. 1. At the rate of forty dollars per month, provided such temporary total disability shall be caused solely and exclusively by bodily injuries which are the direct and proximate result of, and are caused solely and exclusively

by external, violent and accidental means, and which immediately, continuously and wholly disable the insured from the date of the accident, and prevent the insured from performing any and every kind of duty pertaining to his occupation, during the period such disability shall continue, for not exceeding twenty-four consecutive months.

For Temporary Partial Disability.—2. At the rate of forty dollars per month, if the injuries above described shall only partially disable the insured, of if total disability shall be continuously followed by partial disability, provided such partial disability shall prevent the insured from performing fully work essential to his duty or duties, for a period not exceeding eight consecutive months; but the combined periods for which indemnity shall be paid for total and partial disability shall in no case exceed twenty-four consecutive months.

Total Losses.—3. If the insured shall sustain any of the following total losses, which shall result solely and exclusively from the injuries described above within ninety days from the date of the accident, the company will pay for loss of: Life, both hands, by severance, at or above the wrist; both feet, by severance, at or above the ankle; one hand and one foot, by severance, at those places; entire sight of both eyes, if irrecoverably lost, the principal sum. Either hand, by severance, at or above the wrist, either foot, by severance, at or above the ankle; entire sight of one eye, if irrecoverably lost, one-half of the principal sum.

In event of death the principal sum shall be payable to the beneficiary named in said schedule, if surviving, or in event of prior, death, to the executor or administrator of said insured.

Double Benefits.—4. If such injury shall be sustained while the insured is actually riding as a passenger in or upon a public passenger conveyance of a common carrier, propelled by steam, electricity, compressed air or cable as a motive power, and such injury is caused thereby, the amount to be paid shall be double the amounts above stated; such double benefit, however, not to exceed one thousand dollars; and no double benefit shall accrue under this paragraph in the event of an injury or accident which occurs while insured is attempting to enter or leave any of the conveyances herein specified nor while riding in a caboose attached to a freight, cattle, or mixed train.

Sick Benefits.—5. After this policy shall have been maintained in continuous force for sixty days, for illness which is the result of disease thereafter contracted, by reason of which the insured is necessarily and continuously confined to the house and for the treatment of which insured is regularly visited in the house by a legally qualified physician, the company will pay the insured at the rate of $35 per month for the number of consecutive days after the first week that the insured is thus wholly and continuously disabled and prevented from performing any and every kind of business; and if, during the convalescing of the insured he shall be wholly and continuously disabled and prevented from performing any and every kind of business, although not confined to the house, the company will pay the insured one-fifth the indemnity for illness specified in this paragraph; provided that the combined period for which indemnity shall be paid for any one illness shall not exceed eight months.

Increased Indemnities.—6. All indemnities under this policy shall be increased ten per cent on any claim arising hereunder if the premiums hereon are paid annually in advance; or on any claim arising after this policy shall have been maintained in continuous force and without default or lapse for not less than one year immediately preceding. Each consecutive full year's renewal of this policy shall add ten per cent of the original principal sum of this policy to the benefit above provided for loss of life, but all such additions shall never exceed fifty per cent of the aforesaid original principal sum.

Special and Additional Benefits.—7. If sunstroke, freezing, septicæmia, or hydrophobia, shall, independently of all other causes, result in the death of the insured within ninety days from date of exposure or infection, the limit of the company's liability shall be one-half the original principal sum of this policy and the company shall not be liable under any other provision or paragraph of this policy for death caused by or contributed to, either directly or indirectly, by any of the causes referred to in this paragraph.

Special Provisions and Reservations.

8. In case of disability, indemnity will be paid only for the time the insured is under the professional care and attendance of a qualified physician or surgeon. If the insured is disabled by accident or illness for more than one month, he or his representatives shall, as a condition precedent to recovery hereunder, furnish, every thirty days a report from his attending physician or surgeon, fully stating his condition and probable duration of his disability.

9. In event of injuries, fatal or otherwise, of which there shall be no external or visible mark on the body, the body itself in case of death not to be deemed such mark or injuries, fatal or otherwise, or disability, resulting directly or indirectly, wholly or partly, from gas or vapor or from any intoxicant, narcotic, poison or infection, hernia or bites of insects; or resulting from unnecessary exposure to obvious danger; or from rioting or strikes; or injuries intentionally inflicted upon the insured by himself or by any other person or received by the insured while insane; or in event of disability resulting from tuberculosis, rheumatism, paralysis, lumbago or lame back, sciatica, venereal diseases, dementia or insanity; then, in all such cases referred to in this praagraph, the limit of the company's liability shall be one-fifth of the amount which would otherwise be payable under this policy, anything herein to the contrary notwithstanding.

10. Written notice of any injury, fatal or non-fatal, or of any disease or sickness for which claim can be made, shall be given to the company at the home office, Reading, Pa., within ten days of its occurrence (notice given to any agent shall not constitute notice to the said company). Affirmative proof of loss must be furnished within sixty days from the time of death or loss of limb, or of sight, or of termination of disability. No action at law shall be maintainable before two months, or after six months from the date of the filing of the required proof of loss.

11. The company shall have the right and opportunity to examine the person of the insured when and so often as it requires in case of disability and also the right and opportunity to make an autopsy in case of death when it so requires.

12. Written notice must be given to the company, at Reading, Pa., of any change in occupation or duties. If the insured is injured after having changed his occupation or duties to one classified by this company as more hazardous than that herein stated, or is injured while doing any act or thing pertaining to any more hazardous occupation, the company's liability shall be only for such proportion of the principal sum or other indemnity as the premium paid by him will purchase at the rate fixed by this company for such more hazardous occupation.

13. No claim shall exist for compensation for more than one of the above recited losses resulting from the same accident or from the same sickness or from an accident and a sickness.

14. The company may cancel this policy at any time without prejudice to the rights of the insured to any claim then pending, by mailing notice of cancellation to the insured's address as herein given, with its check for the unearned part, if any, of the premium.

15. The issue of this policy cancels any accident or health insurance of prior date carried by the company on the Insured.

16. In consideration of the further payment of the premium specified in the said schedule, without notice, before the expiration of this policy and on or before the first day of each and every month thereafter, the company will renew and extend this policy for the term stated in the renewal receipt.

17. If the payment of any renewal premium shall be made after the expiration of the policy or the last renewal receipt, neither the insured nor the beneficiary will be entitled to recovery for any accidental injury happening between the time of expiration and time of renewal of this policy; nor for illness originating before the expiration of one month from and after the date of such renewal.

18. No premium shall be paid by deduction from any claim pending against the company.

19. Failure to comply with all the provisions and conditions of this policy shall invalidate all claims under this policy.

20. An agent has no authority to change this policy or to waive any of its provisions, nor shall notice to any agent or knowledge of his or of any other person, he held to effect a waiver or change in this policy, or any part of it. No change whatever in this policy, and no waiver of its provisions shall be valid unless an indorsement is attached hereto, signed by the president and secretary of the company, expressing such change or waiver.

In witness whereof, The American Casualty Company, by its president and secretary, has executed and attested these presents, but this policy shall not be valid until countersigned by a duly authorized agent of the company.

HEALTH INSURANCE

Several forms of health insurance contracts are issued as follows: "American Health Policy," paying $25 weekly indemnity for twenty-six weeks, $2500 for total paralysis or blindness, and provides for surgical operations. Smaller policies at proportionate rates. Issued to men and single women only. Cost, ages 18 to 50, $35; ages 50 to 60, $45 annually.

"Eureka Health Policy," pays twenty-six weeks indemnity for thirty-five specified diseases and six weeks indemnity for all other diseases. Issued to persons between 18 and 60 at $5 a year for each $5 weekly indemnity; ages 50 to 60, $6 a year.

"Special Health Policy," pays twenty-six weeks indemnity for thirty specified diseases and from $500 to $2500 for total blindness or paralysis. Issued to men and unmarried women between ages 18 and 60 at $2 a year for each $5 weekly indemnity.

"Perfection Health Policy," pays a sum equal to one hundred weeks indemnity for total blindness or paralysis; indemnity, for twenty-six weeks for twenty-eight specified diseases, thirteen weeks indemnity for thirteen specified diseases, ten weeks indemnity for ten specified diseases, six weeks indemnity for seven specified diseases or three weeks indemnity for any other diseases not mentioned elsewhere in the policy. Cost $6 a year for each $5 weekly indemnity.

American Fidelity Company,

MONTPELIER, VERMONT.

Commenced Business 1902. JAMES W. BROCK, Pres. HARLAN W. KEMP Sec.

The principal forms issued by this company are the "Special Accident," "Disability," and "Limited Disability," the full text of which are given below. Cost per $1000 principal sum and $5 weekly indemnity of the "Special Accident," Class A, $5; Class B, $6; Class C, $8.50; ages 18 to 65. "Disability," men only, Class A, ages 18 to 51, $12; Class B, ages 18 to 51, $13; Class C, ages 18 to 51, $15.50; Class A, ages 51 to 60, $14; Class B, ages 51 to 60, $15; Class C, ages 51 to 60, $17.50. "Limited Disability," men only, ages 18 to 65, Class A, $7; Class B, $8; Class C, $10.50.

Besides the above forms there is the "Regular Accident"; cost per $1000 and $5, Class A, $4; Class B, $5; Class C, $7.50; Class D, $10; Class E. $12.50; Class F, $15; Class G, $20.

This policy provides for 10 per cent accumulation; weekly indemnity for 200 weeks; for death by sunstroke, freezing, hydrophobia or inhalation of gas or vapor, the principal sum; fixed indemnity for specific injuries; physicians' and surgeons' bills; identification. The "Limited Combination Accident," at the same rates as the "Regular Accident" and similar to it, adds fifty per cent to the principal sum for travel accidents. The "Combination Death and Dismemberment" issued at $3 per $1000 for Class A; $3.75 for Class B, and $5.50 for Class C, provides besides specified amounts for loss of life, limbs or sight; ten per cent accumulation; the principal sum for death by sunstroke, freezing, hydrophobia, gas or vapor, and provides for identification.

THE POLICY FORM—"SPECIAL ACCIDENT POLICY."

MAXIMUM SUM, $15,000. PRINCIPAL SUM, $5000.
ANNUAL PREMIUM, CLASS A, $25. WEEKLY INDEMNITY, $25–$50.

The American Fidelity Company of Montpelier, Vermont, in consideration of the premium and of the statements and agreements set forth in the application for this policy, all of which the insured by the acceptance of this policy warrants to be true, and which application is made a part hereof,

Hereby insures the person described in said application, subject to the provisions and conditions herein contained and endorsed hereon, for the term beginning on the date specified in said application at noon, standard time, at the place where this policy is countersigned, against bodily injury caused solely by external, violent and accidental means, in the sum specified in Schedule A; or, if such injury is sustained while the insured is in or on a passenger elevator, or public conveyance provided by a common carrier for the regular transportation of passengers, or is in consequence of the burning of a building or its destruction by a tornado or cyclone, while the insured is therein, the sum payable shall be as specified in Schedule B.

SCHEDULE A.—Payments in one sum for loss of life, both eyes, both hands, both feet, one hand and one foot, principal sum; one foot or one hand or one eye, one-half principal sum.

NOTE.—Under schedule B double above amounts are payable.

ACCUMULATION.—Ten per cent of the original amounts, as specified in Schedules A and B, will be added annually upon renewal of this policy without lapse and on the payment of full annual premiums, if paid otherwise five per cent of such amounts will be added annually; but such additions shall not exceed one-half such original amounts.

Any loss under the above provisions shall occur within ninety days from the date of the injury, and payment for any one of the losses shall be in lieu of the weekly indemnity

and shall terminate this policy. The loss of a hand or foot shall be construed to mean the entire separation at or above the wrist or ankle, and the loss of an eye or eyes shall be construed to mean the entire and irrecoverable loss of sight of the eye or eyes. The indemnity for the loss of life is payable immediately upon receipt of satisfactory proof to the company at its home office to the beneficiary named, if surviving; otherwise to the legal representatives of the insured.

WEEKLY INDEMNITY.—If the injury shall result in a loss not specified in Schedules A or B, but which shall immediately, wholly and continuously disable and prevent the insured from performing the duties pertaining to his occupation, the company will pay the weekly indemnity above specified for such total disability; or if such injury shall not wholly disable the insured, but shall prevent him from performing some duty or duties pertaining to his occupation, the company will pay for such partial disability, a sum to be determined by the company, but not less than twenty-five per cent nor greater than seventy-five per cent of the weekly indemnity above specified, depending upon the extent of the disability.

If such total or partial injury is sustained while the insured is in or on a passenger elevator or public conveyance provided by a common carrier for the regular transportation of passengers, or is in consequence of the burning of a building or its destruction by a tornado or cyclone, while the insured is therein, the company will pay for such disability double the weekly indemnities above provided. There shall be no indemnity for disability for more than two hundred consecutive weeks from date of injury.

In witness whereof, The American Fidelity Company has caused this policy to be executed by its president and secretary, at Montpelier, Vermont.

SCHEDULE OF SURGICAL OPERATIONS.—If such injuries, within ninety days from date thereof and as a direct and proximate result, shall necessitate any surgical operation hereinafter mentioned, the company will pay the surgical operation-indemnity provided therefor, in addition to either the weekly indemnity, or fixed indemnity, as per schedule below; provided always that payment shall not be made for more than one operation as the result of any one accident.

The amounts stated in the following "Schedule of Surgical Operations" are payable under a policy for five thousand dollars, principal sum. Proportionate amounts are payable if the policy is issued for a larger or smaller sum.

Abscess.—Incision, $5.00; Amputations.—Finger or fingers, toe or toes, $10; hand, forearm, or foot below ankle, $25; thumb or great toe, $20; thigh, lower or middle third, $75; thigh, upper third or at hip joint, $100; tongue, $100; upper arm, or leg below knee, $50: upper extremity entire collar bone and shoulder blade, $100. Aneurism.—Cutting operation for ligature of axillary, subclavian, carotid, iliac or femoral artery, $50. Chest.—Cutting operation for diagnosis or treatment of organs, $35. Dislocation, reduction of.—Ankle, elbow, or shoulder joints, $25; hip joint, $35; knee joint, $35; thumb or fingers, $10; wrist or lower jaw, $15. Eye, ear or nose.—Any cutting operation, $10. Eye.—Removal of eye ball, $50. Excision.—Wrist or ankle, $50; knee or elbow, $75; shoulder or hip joint, $100; toe or toes, $25. Fractures.—reduction of—Bones of wrist, $25; bones of hand or foot, $15; bones of pelvis, $75; breast bone or ribs, $10; coccyx. $10, finger or fingers, toe or toes, $10; forearm, $25; hyoid bone. $25; knee cap, $50; laryngeal cartilage, $25; nose, lower jaw or collar bone, $25; skull—trephining, $100; shoudler blade, $25; spinal vertebræ, with operation upon same to overcome compression, $100; thigh, $75; upper arm, $35. Gunshot wounds.—Treatment not necessitating operation, $25. Hernia.—abdominal.—Any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $100. Hydrophobia.—Pasteur treatment, $50. Laparotomy.—Opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision, $100. Lockjaw.—Trephining skull to inject antitoxin, $100; injection into spinal canal, $50. Necrosis.—Death of bone, sequestrotomy, removal of dead bone, $35. Peritonitis.—See laparotomy, $100. Skull bone.—Trephining, $100. Wiring ununited fractures.—$25. Wounds.—Suturing, $5.

FIXED INDEMNITY FOR SPECIFIC INJURIES, WHEN DESIRED.—If the insured shall suffer a non-fatal injury, he may elect to receive in lieu of all other sums, indemnity as specified in the "Schedule of Injuries to the Insured", provided the insured signifies his choice in writing, to the company at Montpelier, Vermont, within two weeks from the date of injury, as follows: The amounts stated in the following "Schedule of Injuries to the Insured" are payable under a policy for five thousand dollars, principal sum. Proportionate amounts are payable if the policy is issued for a larger or smaller sum.

SCHEDULE OF INJURIES TO THE INSURED.—For the complete fracture of bones, viz., arm, $300; Colles' fracture, $150; clavicle, $125; forearm, $150; foot or toes, $100; hand or fingers, $100; leg, $200; lower jaw, $75; patella, $200; patella, with serious knee joint complications, $250; Pott's fracture, $200; scapula, $175; scapula, with complications, $225; skull, both tables, $500; thigh, $300; thigh, involving the hip joint, $350; two or more ribs, $75. For complete dislocation, viz., Any bones of foot or toe, $125; ankle, $125; elbow, $75; hip, $300; knee, $200; shoulder, $75; wrist, $100. For loss, by severance, within ninety days from date of the accident, viz., One or more fingers, at least one entire phalanx, $100; one or more entire toes, $150. Provided, however, that no claim shall be valid for more than one of the losses in said schedule as the result of any one accident.

DOUBLE BENEFITS UNDER FIXED INDEMNITIES.—If such loss is sustained while the insured is in or on a passenger elevator, or public conveyance provided by a common carrier for the regular transportation of passengers, or is in consequence of the burning of a building or its destruction by a tornado or cyclone, while the insured is therein, the sum payable shall be double the amount of fixed indemnity provided in the "Schedule of Injuries to the Insured" for such injury.

SPECIAL DEATH INDEMNITY.—If sunstroke, freezing, hydrophobia, or the involuntary

or unconscious inhalation of gas or other poisonous vapor shall result in the death of the insured within ninety days from the date of the exposure or infection, independently of all other causes, the company will pay the principal sum to the beneficiary, if surviving; otherwise to the legal representatives of the insured.

PHYSICIANS' AND SURGEONS' BILLS.—If an injury resulting in a loss not specified under this policy requires treatment of the insured by a physician or surgeon, this company will reimburse the insured for the cost thereof, not to exceed the weekly indemnity for one week, provided the physician's or surgeon's receipt and affidavit is furnished to the company within thirty days of the loss.

INSTALMENTS OF INDEMNITY.—Claims for weekly indemnity for disability of more than two months' duration shall be paid at the end of each second month of disability if satisfactory proof of continued disability is furnished before each payment.

BENEFITS TO THE BENEFICIARY.—If a person other than the insured is specifically named in the application as beneficiary, then this policy shall also insure the person named as beneficiary against bodily injury resulting within ninety days from the date of accident and caused solely by external, violent and accidental means, while in or on a passenger elevator, or public conveyance provided by a common carrier for the regular transportation of passengers, or which is in consequence of the burning of a building or its destruction by a tornado or cyclone, while the said insured is therein, as follows:

Loss of life, both eyes, both hands, both feet, one hand and one foot, principal sum; one foot, one hand or one eye, one-half principal sum.

In the event of the death of the beneficiary as above, the loss will be paid to the insured herein named, and the payment of any one of the benefits provided under this section shall terminate this policy.

If such injuries are named in the "Schedule of Injuries to the Beneficiary" hereinafter contained, the company will pay the said beneficiary the sum set opposite such injury in said "Schedule of Injuries to the Beneficiary," provided always that not more than one amount shall be payable for injuries to the beneficiary resulting from one accident. The amounts stated in the following "Schedule of Injuries to the Beneficiary" or provided for under the clause for "Surgical Aid to the Beneficiary" are payable under a policy for five thousand dollars, principal sum. Proportionate amounts are payable if the policy is issued for a larger or smaller amount.

SCHEDULE OF INJURIES TO THE BENEFICIARY, FIXED INDEMNITIES.—For the complete fracture of bones, viz., arm, $150: Colles' fracture, $75; clavicle, $62.50; fore arm, $75; foot or toes, $50; hand or fingers, $50; leg, $100; lower jaw, $37.50; patella, $100; patella, with serious knee joint complications, $125; Pott's fracture, $100; scapula, $87.50; scapula, with complications, $112.50; skull, both tables, $150; thigh, $150; thigh, involving the hip joint, $175; two or more ribs, $37.50. For complete dislocation, viz., any bones of foot or toe, $62.50; ankle, $62.50; elbow, $37.50; hip, $150; knee, $100; shoulder, $37.50; wrist, $50. For loss by severance, within ninety days from date of the accident, viz., one or more fingers, at least one entire phalanx, $50; one or more entire toes, $75.

SURGICAL AID TO BENEFICIARY.—If the injuries so received by the beneficiary within ninety days from the date thereof as a direct and proximate result of the accident, shall necessitate any surgical operation named in the "Schedule of Surgical Operations," the company will pay one-half the sum set opposite such operation in said schedule; provided that payment shall not be made for more than one operation as the result of any one accident.

GENERAL AGREEMENTS.

1. Notice in writing shall be given to the company at its home office or to the agent by whom this policy has been countersigned, as early as may be reasonably possible of the event of any accident. Written proof of loss under oath shall be made to the company at its home office, setting forth the occupation of the insured at the time of the injury, the time, place, character and extent of the loss, with full particulars, and a complete list of all other accident insurances, within sixty days of the death, loss of limb or sight, or the termination of disability.

2. Any medical adviser of the company shall be allowed to examine the person or body of the insured or beneficiary as may be deemed necessary in respect to any injury or sickness; and he shall also have the right and opportunity to make an autopsy.

3. The company may cancel this policy at any time by mailing a written notice thereof to the insured at the address stated in the application, with a check for the unearned portion of the premium.

4. No legal proceedings shall be commenced until after three months from the filing of the proof of loss at the home office of the company, nor after two years from the date of death, loss of limb of sight, or termination of disability.

5. If the insured is injured, fatally or non-fatally, while engaged in an occupation or employment, classed by the company as more hazardous than that written in the application for this policy, the company's liability shall be only for such amounts as the premium paid by him will purchase at the rate fixed for such increased hazard in the manual of the company.

6. Failure to comply with all the provisions and conditions of this policy shall invalidate all claims under this policy.

7. All claims under this policy are subject to proof of insurable interest, and no assignment of interest hereunder shall be valid, and no modification or waiver shall affect or change the terms or conditions of this policy unless the consent of the company to such assignment, modification or waiver is endorsed hereon and signed by the president, one of the vice-presidents or one of the secretaries of the company.

IDENTIFICATION.

Upon receipt of the premium for this policy, provided it is at least twenty dollars, the company will forward to the insured a certificate of identification, wherein it is agreed

that, if he shall, during the term of this policy or any renewal thereof, be physically unable to communicate with relatives or friends, the company will, on receipt of a message giving the certificate and policy numbers, at once use all reasonable means and defray all expenses, not exceeding one hundred dollars, necessary for placing him in their care.

"DISABILITY POLICY."

MAXIMUM SUM, $15,000. WEEKLY INDEMNITY, $25-$50.
PRINCIPAL SUM, $5000. ANNUAL PREMIUM, CLASS A, $60.

NOTE.—Accident Insurance, Accumulation and Weekly Indemnity, Fixed Indemnity for Specific Injuries, Schedule of Injuries to the Insured, Double Benefits Under Fixed Indemnities, Special Death Indemnity, Physicians' and Surgeons' Bills, Benefits to Beneficiary, Surgical Aid to Beneficiary, Instalments of Indemnity and Identification features, same as in "Special Accident" policy.

SCHEDULE OF SURGICAL OPERATIONS.—If such injuries sustained or illness contracted within ninety days from date thereof and as a direct and proximate result of the accident, shall necessitate any surgical operation hereinafter mentioned, the company will pay the surgical operation indemnity provided therefor, in addition to either the weekly indemnity or fixed indemnity, as per schedule below; provided always that payment shall not be made for more than one operation as the result of any one cause of disability.

The amounts stated in the following "Schedule of Surgical Operations" are payable under a policy for five thousand dollars, principal sum. Proportionate amounts are payable if the policy is issued for a larger or smaller sum.

Abdomen.—All cutting operations for opening the abdominal cavity included under the general term laparotomy, as for example: For appendicitis, $100; intussusception, $100; obstruction of bowel, $100; opening of stomach or intestines, $100; removal of gall stones, $100; removal of kidney stones, $100; Abscess.—Incision, $5. Amputations.—Finger or fingers, toe or toes, $10; hand, forearm, or foot below ankle, $25; thumb or great toe, $20; thigh, lower or middle third, $75; thigh, upper third or at hip joint, $100; tongue, $100; upper arm, or leg below knee, $50; upper extremity entire, with collar bone and shoulder blade, $100. Aneurism.—Cutting operation for ligature of axillary, subclavian, carotid, iliac or femoral artery, $50. Appendicitis.—See Abdomen, $100. Cancer lip.—Cutting operation for removal, $25; Carbuncle—Incision, $10. Chest.—Cutting operation for diagnosis or treatment of organs, $35. Dislocation, reduction of.—Ankle, elbow or shoulder joints, $25; hip joint, $35; knee joint, $35; thumb or fingers, $10; wrist or lower jaw, $15. Eye, ear or nose.—Any cutting operation, $10 Eye.—Removal of eye ball, $50. Excision.—Wrist or ankle, $50; knee or elbow $75; shoulder or hip joint, $100; toe or toes, $25. Felon.—Incision, $5. Fractures, reduction of.—Bones of wrist, $25; bones of hand or foot, $15; bones of pelvis, $75; breast bone or ribs, $10; coccyx, $10; finger or fingers, toe or toes, $10; forearm, $25; hyoid bone, $25; knee cap, $50; laryngeal cartilage, $25; nose, lower jaw or collarbone, $25; skull—trephining, $100; shoulder blade, $25; spinal vertebræ, with operation upon same to overcome compression, $100; thigh, $75; upper arm, $35. Goitre.—Cutting operation for permanent cure, $75. Gunshot wounds.—Treatment not necessitating operation, $25. Hernia, abdominal.—Any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $100; Hydrocele.—Incision and treatment of sac, $25. Hydrophobia.—Pasteur treatment, $50. Inflammation of joint.—Incision, $25. Ingrowing toe nails.—Removal, $10. Intubation of larynx.—To relieve croup or obstructed breathing, $25. Intestinal obstruction.—See abdomen, $100. Kidney.—Fixation or removal, $100. Laparotomy.—Opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision, $100. Laryngotomy.—Cutting operation to relieve obstructed breathing, $50. Lock jaw.—Trephining skull to inject antitoxin, $100; injection into spinal canal, $50. Litholapaxy.—Crushing operation to remove stone in bladder, $75. Mastoiditis.—Cutting operation for the removal of diseased bone, $50. Nerve.—Cutting operation for stretching $25. Necrosis.—Death of bone, sequestrotomy, removal of dead bone, $35. Paracentesis.—Abdomen, $25; bladder, $25; chest, $15; ear drum, $10; Hydrocele, $10; joints, $10; pericardium, $25. Peritonitis.—See laparotomy, $100. Phlebotomy.—Cutting operation to withdraw blood from veins, $15. Rectum and anus.—Cutting to relieve piles, external, $25; cutting to relieve piles, internal, $25; fistula in ano, $20; Malignant growth, $100; prolapsus ani, $25; stricture, non-malignant, $25. Skull bone.—Trephining, $100. Spine or spinal cord.—Operation with removal of fractured vertebræ, $100. Stone in bladder.—Cutting operation to remove, $75. Stricture œsophagus—Cutting operation for permanent cure, $100; œsophagus, mechanical dilation, $25. Trachea.—Any cutting operation for removal of foreign bodies or to relieve obstructed breathing, $35. Throat.—Any cutting operation, $15. Tumors, malignant.—Removal of by cutting, $50. Tumors, benign.—Removal of by cutting, $25. Varicocele.—Cutting operation for permanent cure, $25. Varicose veins.—Cutting operation to cure, $25. Wiring ununited fractures, $25. Wounds.—Suturing, $5.

HEALTH INSURANCE—WEEKLY INDEMNITY.—If any disease or sickness shall wholly and continuously disable and prevent the insured from performing the duties pertaining to his occupation, the company will pay the weekly indemnity for the period of such

disability during which the insured shall be confined to the house, but not exceeding fifty-two consecutive weeks from commencement of sickness.

PERMANENT DISABILITY.—If the insured shall, during the term of this policy or any renewal hereof, contract any disease that shall not result in death but shall, independently of all other causes and within one year from the date of this policy or any renewal hereof, result in the entire and irrecoverable loss of sight of both eyes or in incurable paralysis whereby the insured shall entirely lose the use of both hands or both feet, or of one hand and one foot, and by reason of either of said conditions be permanently unable to engage in any work or occupation, the company will pay, on proof of the continuance for one year of the entire loss of sight or incurable paralysis, one-half the principal sum.

QUARANTINE.—If the insured shall be involuntarily quarantined, under orders of a duly authorized health officer, by reason of exposure to infectious or contagious disease, and shall thus be prevented from performing the duties pertaining to his occupation, while not claiming any other indemnity, the company will pay him the weekly indemnity for the period of necessary confinement, not exceeding thirteen weeks.

GENERAL AGREEMENTS.

1. Notice in writing shall be given to the company at its home office or to the agent by whom this policy has been countersigned, as early as may be reasonably possible of the event of any accident or of any sickness for which claim is to be made. Written proof of loss under oath, except it be for permanent disability, shall be made to the company at its home office, setting forth the occupation of the insured at the time of the injury or sickness, the time, place, character and extent of such injury or sickness, with full particulars, and a complete list of all other accident or health insurances, within sixty days of death, loss of limb or sight, or the termination of disability. In case of permanent disability from sickness, preliminary proof shall be made to the company at its home office within two months and final proof shall be made within fourteen months from the date of the beginning of such permanent disability.

2. This insurance covers disability from disease or sickness only when the disease or sickness is contracted and the disability sustained within the limits of the United States, Canada or Europe, excluding any territory of the United States acquired since 1897. This insurance does not cover disability, temporary or permanent, from any disease or sickness commencing within fifteen days from noon of the date of this policy, nor from disease or sickness commencing while engaged in military or naval service, nor from disease of sickness where disability is of less than seven days' duration.

3. Any medical adviser of the company shall be allowed to examine the person or body of the insured or beneficiary as may be deemed necessary in respect to any injury or sickness; and he shall also have the right and opportunity to make an autopsy.

4. The company may cancel this policy at any time by mailing a written notice thereof to the insured at the address stated in the application, with a check for the unearned portion of the premium.

5. No legal proceedings shall be commenced until after three months from the filing of the proof of loss at the home office of the company nor after two years from the date of death, loss of limb or sight, or termination of disability.

6. If the insured is injured, fatally or non-fatally, while engaged in an occupation or employment, classed by the company as more hazardous than that written in the application for this policy, the company's liability shall be only for such amounts as the premium paid by him will purchase at the rate fixed for such increased hazard in the manual of the company.

7. Failure to comply with all the provisions and conditions of this policy shall invalidate all claims under this policy.

8. All claims under this policy are subject to proof of insurable interest, and no assignment of interest hereunder shall be valid, and no modification or waiver shall affect or change the terms or conditions of this policy unless the consent of the company to such assignment, modification or waiver is endorsed hereon and signed by the president, one of the vice-presidents or one of the secretaries of the company.

The "Limited Disability" form, maximum indemnity, $15,000; principal sum, $5000, weekly indemnity, $25–$50, annual premium $35; contains the following schedule of surgical operations. The quarantine clause is omitted; otherwise this policy is the same as the "Disability Policy:"

SCHEDULE OF SURGICAL OPERATIONS.—If such injuries sustained or illness contracted, within ninety days from date thereof and as a direct and proximate result of the accident, shall necessitate any surgical operation hereinafter mentioned, the company will pay the surgical operation indemnity provided therefor, in addition to either the weekly indemnity, or fixed indemnity, as per schedule below; provided always that payment shall not be made for more than one operation as the result of any one cause of disability.

The amounts stated in the following "Schedule of Surgical Operations" are payable under a policy for five thousand dollars, principal sum. Proportionate amounts are payable if the policy is issued for a larger or smaller sum.

Abscess.—Incision, $5. Amputations.—Finger or fingers, toe or toes, $10; hand, forearm, or foot below ankle, $25; thumb or great toe, $20; thigh, lower or middle third, $75; thigh, upper third or at hip joint, $100; tongue, $100; upper arm, or leg below knee, $50; upper extremity entire with collar bone and shoulder blade, $100. Aneurism.—Cutting *operation for ligature of* axillary, subclavian, carotid, iliac or femoral artery, $50. Appen*dicitis.—See Abdomen, $100.* Cancer Lip.—Cutting operation for removal, $25. Car*buncle.—Incision, $10. Chest.*—Cutting operation for diagnosis of treatment of organs,

$35. Dislocation, reduction of.—Ankle, elbow or shoulder joints, $25; hip joint, $35; knee joint, $35; thumb or fingers, $10; wrist or lower jaw, $15. Eye, ear or nose.—Any cutting operation, $10. Eye.—Removal of eye ball, $50. Excision.—Wrist or ankle, $50; knee or elbow, $75; shoulder or hip joint, $100; toe or toes, $25. Felon.—Incision, $5. Fractures, reduction of.—Bones of wrist, $25; bones of hand or foot, $15; bones of pelvis, $75; breast bone of ribs, $10; coccyx, $10; finger or fingers, toe or toes, $10; forearm, $25; hyoid bone, $25; knee cap, $50; laryngeal cartilage, $25; nose, lower jaw or collar bone, $25; skull—trephining, $100; shoulder blade, $25; spinal vertebræ, with operation upon same to overcome compression, $100; thigh, $75; upper arm, $35. Gunshot wounds. —Treatment not necessitating operation, $25. Hernia, abdominal.—Any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $100. Hydrophobia.—Pasteur treatment, $50. Laparotomy.—Opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision, $100. Lock jaw.—Trephining skull to inject antitoxin, $100; injection into spinal canal, $50. Necrosis.—Death of bone, sequestrotomy, removal of dead bone, $35. Peritonitis.—See laparotomy, $100. Skull bone.—Trephining, $100. Wiring ununited fractures, 25; Wounds.—Suturing, $5.

The health insurance clause provides:

If the insured shall suffer from typhoid fever, typhus fever, pneumonia, pleurisy, diphtheria, diabetes, appendicitis, scarlet fever, small-pox, peritonitis, varioloid, typhilitis erysipelas, measles, hepatitis, brain fever, Asiatic cholera, acute cerebral meningitis, angina pectoris, cancer, carbuncle, cerebral apoplexy, chicken-pox, calculus (renal), epilepsy, felon, jaundice, malignant pustule, mumps, or scarlatina, and said illness shall, independently of all other causes, wholly and continuously disable and prevent the insured from performing the duties pertaining to his occupation, the company will pay the weekly indemnity for a period of such disability during which the insured shall be confined to the house, but not exceeding fifty-two consecutive weeks from commencement of sickness.

"HEALTH POLICY."

AGES 18–50, $7 FOR EACH $5 WEEKLY.
AGES 51–60, $9 FOR EACH $5 WEEKLY.

The American Fidelity Company of Montpelier, Vermont, in consideration of the premium and of the statements and agreements set forth in the application for this policy, all of which the insured by the acceptance of this policy warrants to be true, and which application is made a part hereof,

Hereby insures the person described in said application, subject to the provisions and conditions herein contained and endorsed hereon, for the term beginning on the date specified in said application at noon, standard time, at the place where this policy is countersigned, against disability from illness, as follows:

PERMANENT DISABILITY.—If the insured shall, during the term of this policy or any renewal hereof, contract any disease that shall not result in death but shall, independently of all other causes and within one year from the date of this policy or any renewal hereof result in the entire and irrecoverable loss of sight of both eyes or in incurable paralysis whereby the insured shall entirely lose the use of both hands or both feet, or of one hand and one foot, and by reason of either of said conditions be permanently unable to engage in any work or occupation, the company will pay on proof of the continuance for one year of the entire loss of sight or incurable paralysis, the principal sum.

WEEKLY INDEMNITY.—If any disease or sickness shall wholly and continuously disable and prevent the insured from performing the duties pertaining to his occupation, the company will pay the weekly indemnity for the period of such disability during which the insured shall be confined to the house, but not exceeding fifty-two consecutive weeks from commencement of sickness.

SCHEDULE OF SURGICAL OPERATIONS.—If such illness, within ninety days from date thereof and as a direct and proximate result, shall necessitate any surgical operation hereinafter mentioned, the company will pay the surgical operation-indemnity provided therefor, in addition to the weekly indemnity, as per schedule, provided always that payment shall not be made for more than one operation as the result of any illness.

INDEMNITY FOR QUARANTINE.—If the insured shall be involuntarily quarantined, under orders of a duly authorized health officer, by reason of exposure to infectious or contagious disease, and shall thus be prevented from performing the duties pertaining to his occupation, while not claiming any other indemnity, the company will pay him the weekly indemnity for the period of necessary confinement, not exceeding thirteen weeks.

INSTALMENTS OF INDEMNITY.—Claims for weekly indemnity for disability of more than two months' duration shall be payable at the end of each second month of disability, if satisfactory proof of continued disability is furnished before each payment.

GENERAL AGREEMENTS.—1. Notice in writing shall be given to the company at its home office or to the agent by whom this policy has been countersigned, as early as may be reasonably possible of the event of any sickness for which claim is to be made. Written proof of loss under oath, except it be for permanent disability, shall be made to the company at its home office, setting forth the occupation of the insured at the time of the sickness, the time, place, character and extent of such sickness, with full particulars, and a complete list of all other health insurance, within sixty days from the termination of disability. In case of permanent disability from sickness, preliminary proof shall be made to the company at its home office within two months and final proof shall be made within *fourteen months from the date* of beginning of such permanent disability. 2. Any

payment for loss of sight or paralysis shall terminate this insurance. 3. Any medical adviser of the company shall be allowed to examine the person or body of the insured as may be necessary in respect to any sickness; and he shall also have the right and opportunity to make an autopsy. 4. The company may cancel this policy at any time by mailing a written notice thereof to the insured at the address stated in the application, with a check for the unearned portion of the premium. 5. No legal proceedings shall be commenced until after three months from the filing of the final proof of loss at the home office of the company; or brought at all after six months from termination of disability, or after two years from the beginning of total blindness or paralysis. 6. This insurance covers disability from disease or sickness only when the disease or sickness is contracted and the disability sustained within the limits of the United States, Canada or Europe, excluding any territory of the United States acquired since 1897. This insurance does not cover disability, temporary or permanent, from any disease or sickness commencing within fifteen days from noon of the date of this policy, nor from disease or sickness commencing while engaged in military or naval service, nor from disease or sickness where disability is of less than seven days' duration. 7. Failure to comply with all the provisions and conditions of this policy shall invalidate all claims under this policy. 8. All claims under this policy are subject to proof of insurable interest, and no assignment of interest hereunder shall be valid, and no modification or waiver shall affect or change the terms or conditions of this policy unless the consent of the company to such assignment, modification or waiver is endorsed hereon and signed by the president, one of the vice-presidents or one of the secretaries of the company.

In witness whereof, The American Fidelity Company has caused this policy to be executed by its president and secretary, at Montpelier, Vermont.

SCHEDULE OF OPERATIONS.—Amounts payable for each $25 weekly indemnity. Abscess or boil—incision, $5; aneurism—tumor of artery—ligation, $50; appendicitis, see laparotomy, $100; bone abscess—trephining, $25; carbuncle—incision and treatment, $5; caries—bone ulcer—curetting, $15; eye ear, nose or throat—any cutting operation, $10; felon—incision, $5; hernia—abdominal—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $100; hydrocele—tapping—incision or excision of sac, $25; intestinal obstruction—see laparotomy; kidney—fixation or removal, $100; laparotomy—opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis or exploratory incision, $100; lithotomy—operation for removal of stone in bladder—any cutting, $100; mastoiditis—operation for, $50; necrosis—death of bone—sequestrotomy—removal of dead bone, $35; œsophogotomy for stricture or other cause, $100; peritonitis—see laparotomy, $100; paracentesis—tapping of abdomen, $25; bladder, $25; ear drum, $15; rectum—operation for hemorrhoids (external or internal) excision or ligation, $25; prolapsed—operation for, $25; fistula in ano—incision, $25; polypus—extirpation, $25; malignant stricture—excision or colotomy, $100; synovitis—inflammation of the lining membrane of a joint—incision, $25; tumors—extirpation from any part of the body: benign, $15, malignant, $50; varicocele—acupressure—ligation or excision, $25; varicose veins—ligation or excision, $25.

IDENTIFICATION.—Upon receipt of the premium for this policy, provided it is at least twenty dollars, the company will forward to the insured a certificate of identification, wherein it is agreed that, if he shall, during the term of this policy or any renewal thereof, be physically unable to communicate with relatives or friends, the company will, on receipt of a message giving the certificate and policy numbers, at once use all reasonable means and defray all expenses, not exceeding one hundred dollars, necessary for placing him in their care.

NOTE.—The company also issues a "Weekly Indemnity Only" policy, at $2.80 for each $5 weekly indemnity in "select" class and a "Death Only" policy at $2.50 per $1000 in class "Select."

Casualty Company of America,

52–54 WILLIAM STREET, NEW YORK.

Commenced Business, October 1, 1903.

ROBERT B. ARMSTRONG, Pres. EDWIN W. DELEON, Vice-Pres. and Gen'l Manager.
CHAUNCEY S. S. MILLER, Secretary.

The company issues eight forms of policies, as follows: Regular Accident, form A; Limited Combination, form B; Combination Accident, form C and D C; Limited Disability, form F; Disability, form G and D D; Regular Death, form; Combination Principal Sum, form P. C. S.

RATES.—Select Classification.—Regular Accident, $4 per $1000 and $5 weekly; Limited Combination, $4 per $1000 and $5 weekly; Combination Accident, $5 per $1000 and $5 weekly; Limited Disability, covering all accidents and 45 specified diseases, and paying one-half the principal sum for permanent disability, $8 for each $1000 and $5 weekly indemnity, ages 18 to 55; $9, ages 56 to 60; Disability policy, covering every accident and every disease or illness, $12 per $1000 and $5 weekly indemnity, ages 18 to 50; $14, ages 51 to 60.

AGE LIMITS.—Accident, 18 to 65; death only, 18 to 70; disability, 18 to 60.

MAXIMUM INDEMNITY.—Death, $15,000; weekly indemnity, $50.

POLICY FORM—DOUBLE COMBINATION ACCIDENT.

PRINCIPAL SUM, $5000–$10,000. WEEKLY INDEMNITY, $25-$50
ANNUAL PREMIUM, $25.

Casualty Company of America hereby insures John Andrews (the person herein named and described in the schedule of warranties for this insurance) against loss of life, limb, sight or time, in the minimum principal sum of $5000, and for a minimum weekly indemnity of $25, under the terms and agreements hereinafter set forth, for twelve months on account of accident, as hereinafter described, from the fifteenth day of March, 1907, at twelve o'clock noon, standard time, at the place where this policy is countersigned.

This policy is issued in consideration of the premium of $25 and of the statements contained in the schedule of warranties hereinafter given, which statements the assured makes by accepting this policy and warrants to be true.

A. (ACCIDENT INDEMNITY.)—In case the assured shall, during the term of this insurance, sustain bodily injuries effected solely through external, violent and accidental means—suicide, sane or insane, not included—which injuries shall, directly and independently of all other causes, result in loss of life, limb, sight or time, as herein defined, the company will pay the amounts below specified:

1. (TOTAL DISABILITY.)—If these injuries shall immediately, continuously and wholly prevent the assured from performing any and every kind of duty pertaining to his occupation, the company will pay the assured the minimum weekly indemnity for the time actually lost during the period of continuous total disability, but not exceeding two hundred consecutive weeks.

2. (PARTIAL DISABILITY.)—Or, if these injuries shall immediately (or immediately following the total disability) prevent the assured from performing some portion of the work essential to the duty or duties of his occupation, the company will pay the assured an amount depending upon the extent of the disability, to be determined by the company but not less than twenty per cent or more than ninety per cent of the minimum weekly indemnity for a period not exceeding fifty-two consecutive weeks; but payment for total and partial disability shall not exceed two hundred weeks for one accident.

3. (DISMEMBERMENT, BLINDNESS OR DEATH.)—Or, if the loss, by actual separation at or above the wrist or ankle, of both hands or both feet, or of one hand and one foot, or the irrecoverable loss of the sight of both eyes shall so result from said injuries within ninety days, the company will pay the assured the minimum principal sum, and in addition thereto will pay the assured, for not exceeding ninety days, the minimum weekly indemnity for the period of continuous total disability between the date of sustaining said injuries and the date of dismemberment or irrecoverable loss of sight.

4. Or, if the loss by actual separation at or above the wrist or ankle, of one hand or one foot shall so result from said injuries within ninety days, the company will pay the assured one-half the minimum principal sum, and in addition thereto will pay the assured, for not exceeding ninety days, the minimum weekly indemnity for the period of continuous total disability between the date of sustaining said injuries and the date of dismemberment.

5. Or, if the irrecoverable loss of the sight of one eye shall so result from said injuries within ninety days, the company will pay the assured one-third the minimum principal sum, and in addition thereto will pay the assured, for not exceeding ninety days, the minimum weekly indemnity for the period of continuous total disability between the date of sustaining said injuries and the date of irrecoverable loss of sight of one eye.

6. Or, if death shall so result from said bodily injuries within ninety days, the company will pay the minimum principal sum to the beneficiary, hereinafter named, if surviving, otherwise to the executors, administrators or assigns of the assured, and in addition thereto will pay the minimum weekly indemnity for the period of continuous total disability between the date of sustaining said injuries and the date of death of the assured.

7. (ADDITIONAL INDEMNITY.)—Or, if these injuries shall so result, after the period of ninety days and within two hundred weeks, in dismemberment, or loss of sight, as described in paragraphs 3, 4 and 5, the company will pay the assured the minimum principal sum or proportion thereof stated therein for the injuries so sustained, and in addition thereto will pay the minimum weekly indemnity for the period of continuous total disability between the date of sustaining said injuries and the date of dismemberment or irrecoverable loss of sight; or, if these injuries shall so result, after the period of ninety days and within two hundred weeks, in death, the company will pay the minimum principal sum as provided in paragraph 6, and in addition thereto will pay the minimum weekly indemnity for the period of continuous total disability between the date of sustaining said injuries and the date of death of the assured.

B. (DOUBLE INDEMNITY.)—If said bodily injuries are sustained by the assured while riding as a passenger in or on a public conveyance, provided by a common carrier for passenger service, and propelled by steam, compressed air, gasolene, naphtha, electricity or cable, including passenger elevators, or while in a burning building, the amounts otherwise payable under Clause A shall be doubled.

C. (SPECIAL INDEMNITY.)—If sunstroke, freezing, hydrophobia effected solely through external, violent and accidental means, or if the involuntary and unconscious inhalation of gas or other poisonous vapor shall result in death within ninety days from date of exposure or infection, independently of all other causes, the company will pay the minimum principal sum to the beneficiary hereinafter named, if surviving, otherwise to the executors, administrators or assigns of the assured, and in addition thereto will pay, for not exceeding ninety days the minimum weekly indemnity for the period of total disability between the date of said exposure or infection and the date of death of the assured.

D. (INDEMNITY FOR INSANITY.)—If said bodily injuries shall not result in death, but shall immediately, continuously and wholly prevent the assured from performing any and every kind of duty pertaining to his occupation, and shall within six months from date of accident result, directly and independently of all other causes, in the assured being declared insane by expert medical authority, and he shall within said six months be confined to an institution duly licensed for the care of the insane, and shall remain thus confined continuously for a period of not less than two years, and at the expiration of said period, shall be declared by expert medical authority to be irrecoverably insane, the company will pay to the person or persons duly authorized to receive the amount on behalf of the assured, the minimum principal sum, and in addition thereto will pay the minimum weekly indemnity for the said period of two years.

E. (INDEMNITY FOR PARALYSIS.)—If said bodily injuries shall not result in death, but shall immediately, continuously and wholly prevent the assured from performing any and every kind of duty pertaining to his occupation, and shall within ninety days from date of accident result, directly and independently of all other causes, in the assured being declared paralyzed by expert medical authority, whereby the assured shall irrecoverably lose the entire use of both hands, or both feet, or one hand and one foot, and on account thereof shall be continuously unable to engage in any work or occupation for wages or profit for fifty-two consecutive weeks from date of paralysis, and at the expiration of said period shall be declared by expert medical authority to be permanently paralyzed, the company will pay to the assured the minimum principal sum, and in addition thereto will pay the minimum weekly indemnity for the said period of fifty-two weeks.

F. (OPTIONAL INDEMNITY.)—If the assured shall suffer any bodily injury named in the Schedule of Injuries through external, violent and accidental means, independently of all other causes, he may elect to receive, subject to all the terms and conditions of this policy, the indemnity for ordinary accidents specified opposite such injury in said schedule, in lieu of all other indemnity for total or partial disability, provided he gives the company at its home office, written notice of his eleetion so to do, within ten days from the date of said injury; if, however, said injury is sustained under circumstances described in Clause B, the amount otherwise payable shall be doubled; but not more than one of the

amounts so specified shall be payable under this provision for injuries resulting from one accident.

G. (MEDICAL OR SURGICAL TREATMENT.)—If a bodily injury to the assured received by external, violent and accident means, does not result in any loss of time, but requires medical or surgical treatment, the company will pay the amount actually expended by him for such treatment, but not exceeding the minimum weekly indemnity for one week.

H. (BENEFICIARY INSURANCE.)—If one person only, over eighteen and under sixty years of age, other than the assured, is specifically named as beneficiary in the schedule of warranties hereinafter given, then and not otherwise, this policy shall also, in consideration of the premium, insure the person so named as beneficiary, subject to the general agreements hereinafter given, against disability or death caused directly in the manner set forth in Clause B, as follows: If the death of the beneficiary shall so occur within ninety days from the date of said injuries, the company will pay to the assured the minimum principal sum; or, if the beneficiary shall thus suffer loss of limb or sight, the company will pay to the beneficiary the minimum principal sum or proportion thereof, named in Clause A for such injury; or, if such injury be so caused and be named in the "Schedule of Injuries to the Beneficiary," hereinafter contained, the company will pay the said beneficiary the sum set opposite such injury in said schedule.

I. (SURGEONS' FEES. BENEFICIARY.)—If injuries so received by the beneficiary shall, within ninety days from the date thereof, necessitate a surgical operation, named in the "Surgeon's Fees for Operations," hereinafter contained, the company will pay, in addition to the indemnity hereinbefore provided, one-half the sum set opposite such operation in said schedule; but only one of the amounts specified in said "Schedule of Injuries to the Beneficiary" and one-half of one of the amounts specified in said "Surgeon's Fees for Operations" shall be payable under this clause for injuries resulting from one accident.

J. (INDEMNITY FOR OPERATIONS.)—In case any injuries sustained by the assured during the term of this insurance shall, within ninety days from the beginning of the disability, necessitate any surgical operation hereinafter named in "Surgeons' fees for Operations," if such operation be performed, the company will pay, in addition to the indemnity herein provided, the sum set opposite that operation in the schedule; but the company will not pay for more than one operation resulting from one accident.

K. (QUARTERLY PAYMENTS FOR DISABILITY.)—A claim for weekly indemnity for continuous total disability lasting more than three months, resulting from injuries sustained by the assured and effected by external, violent and accidental means, may, at the option of the company, be paid at the end of each third month of continuous total disability, but for a period not exceeding two hundred weeks, if satisfactory proof of disability is furnished to the company before each payment.

GENERAL AGREEMENTS.

1. Written notice of death or disability shall be given to the company, at its home office in New York City, as soon as it is reasonably possible to do so. Affirmative proof of death, loss of limb or sight, or duration of disability must be furnished to the company within two months from time of death, loss of limb or sight, or termination of disability. Preliminary proofs of insanity or paralysis must be furnished to the company within two months from beginning of insanity or paralysis, and affirmative final proof must be given within two months from the date of final examination as provided in paragraphs D and E. Legal proceedings for recovery hereunder shall not be brought within three months from date of filing final proof at the company's home office, or brought at all after six months from time of death, loss of limb or sight, or termination of disability or final examination for insanity or paralysis. Claims not brought as herein required shall be forfeited to the company, except as may be otherwise provided by the statutes of the State named in the schedule of warranties as the residence of the assured.

2. The company shall have the right and opportunity to examine the person or body of the assured or beneficiary (or to hold an autopsy), whenever it may require.

3. If the assured is injured, fatally or otherwise, in any occupation classified by this company as more hazardous than that stated in the schedule of warranties hereinafter contained, the company's liability shall be for such principal sum or weekly indemnity only as the premium paid by him will purchase at the rate, fixed by this company, for such increased hazard.

4. This policy does not cover or apply to any person named as assured under eighteen or over sixty-five years of age, nor any person named as beneficiary under eighteen or over sixty years of age.

5. The company may cancel this policy by mailing notice of cancellation to the address of the assured, as stated in the schedule of warranties, with a check for the unearned part of the premium.

6. Any payment of principal sum, minimum or maximum, or any portion thereof shall terminate this insurance.

7. Any claim shall be subject to proof of interest and no assignment of interest under this policy shall bind the company without the written consent of the company, given by one of its executive officers.

8. The consent of the beneficiary shall not be requisite to the assignment, change or surrender of the policy or to a change of beneficiary.

9. No condition or provision of this policy shall be waived or altered save in writing by an executive officer of the company, and no notice given to or possessed by any agent or other person shall be held to effect a waiver or change in this contract.

19. No person shall be deemed to be an agent of this company unless duly authorized by the company.

ACCUMULATION.—Each consecutive full year's renewal of this policy, shall add five

per cent to the minimum principal sum insured until such accumulation shall amount to fifty per cent thereof. Thereafter, so long as this policy is maintained in force, the amount insured shall be for the original minimum principal sum plus the accumulation.

IDENTIFICATION.—Upon the receipt of the premium for this policy, provided said premium amounts to twenty dollars or more, the company will forward to the assured a certificate of identification, wherein it is agreed that, if he shall, during the term of this policy or any renewal thereof, be physically unable to communciate with relatives or friends the company will, on receipt of a message giving the certificate and policy numbers, at once use all reasonable means and defray all expenses (not exceeding one hundred dollars) necessary for placing him in their care.

The amounts stated in each of the following "Schedule of Injuries" and in the Surgeon's Fees for Operations" are payable under a policy for $5000 minimum principal sum. Proportionate amounts are payable if the policy is issued for a larger or smaller sum.

SCHEDULE OF INJURIES TO ASSURED.—Optional indemnities in lieu of weekly indemnity. For loss of certain members by severance: of one or more fingers (at least one entire phalanx), $150; of one or more entire toes, $200. For complete hernia, caused solely and directly by accidental injury, $70. For complete dislocation of the shoulder, $100; elbow, $100; wrist, $125; hip, $300; knee, $150; any bones of the foot, $150; ankle, $150; two or more toes, $50; two or more fingers, $50. For complete fracture of bones of the skull, both tables, $325; lower jaw, $75; clavicle (collar bone), $150; pelvis, $250; thigh, $300; leg, $200; patella (knee cap), $200; arm, between elbow and shoulder, $150; forearm, between wrist and elbow, $150; two or more ribs, $100; foot, $125; hand, $125; two or more toes, $100; two or more fingers, $100.

Double above amounts payable under travel accidents.

SCHEDULE OF INJURIES TO BENEFICIARY.—Fixed indemnities. For loss of certain members, by severance, within ninety days after injury: Of one or more fingers (at least one entire phalanx), $150; one or more entire toes, $200. For complete hernia, caused solely and directly by accidental injury, $70. For complete dislocation of shoulder, $100; elbow, $100; wrist, $125; hip, $300; knee, $150; any bones of the foot, $150; ankle, $150; two or more toes, $50; two or more fingers, $50. For complete fracture of bones of the skull, both tables, $325; lower jaw, $75; clavicle (collar bone), $150; pelvis, $250; thigh, $300; leg, $200; patella (knee cap), $200; arm, between elbow and shoulder, $150; forearm, between wrist and elbow, $100; two or more ribs, $100; foot, $125; hand, $125; two or more toes, $100; two or more fingers, $100.

SURGEON'S FEES FOR OPERATIONS.—Full amount payable to the assured in addition to weekly indemnity or optional indemnity; one-half of the amounts payable to the beneficiary in addition to indemnity otherwise provided. Amputation of foot, hand or forearm, $25; leg or arm, $50; thigh, $100; finger or fingers, $10. Dislocations—reduction of shoulder, elbow, hip, knee or ankle, $25; wrist or lower jaw, $15; thumb or fingers, $10. Excision of shoulder, hip or knee joint, $100; elbow, wrist or ankle joint, $50. Fractures—reduction of nose, lower jaw, collar bone or shoulder blade, $25; breast bone, $10; rib or ribs, $10; upper arm, $35; forearm (one or both bones), $25; wrist or hand, $15; fingers, $10; any of the bones of the pelvis or sacrum, $50; coccyx, $10; thigh, $75; knee cap or leg bones (one or both), $50; bones of foot, $15; toes, $10. Gunshot wounds —treatment not necessitating amputation or laparotomy, $25. Hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $100. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis or exploratory incision), $100. Necrosis (death of bone)—sequestrotomy (removal of dead bone), $35. Skull trephining for fracture or other cause, $100. Synovitis (inflammation of the lining membrane of a joint)—incision, $25. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, $100. Wounds of scalp or other parts—suturing, $5.

In witness whereof, the company has caused these presents to be signed by its president and secretary, but the same shall not be binding unless countersigned by a duly authorized agent.

DOUBLE DISABILITY POLICY.

PRINCIPAL SUM, $5000-$10,000; WEEKLY INDEMNITY, $25-$50

ANNUAL PREMIUM, $60.

AGE LIMITS.—18 to 50.

(Copyright by Casualty Co. of America, March, 1906.)

The Casualty Company of America hereby insures James Johnson (the person herein named and described in the schedule of warranties for this insurance) against loss of life, limb, sight or time in the minimum principal sum of $5000 and for a minimum weekly indemnity of $25, under the terms and agreements hereinafter set forth, for twelve months on account of accident, and twelve months excluding the first 15 days after date of this policy, on account of sickness, as hereinafter described, from the first day of April, 1906, at twelve o'clock noon, standard time, at the place where this policy is countersigned. This policy is issued in consideration of the payment of $60, and of the statements contained in the schedule of warranties hereinafter given, which statements the assured makes by accepting this policy and warrants to be true.

A. (ACCIDENT INDEMNITY.)—In case the assured shall, during the term of this insurance, sustain bodily injuries effected solely through external, violent and accidental means—suicide, sane or insane, not included—which injuries shall, directly and independently of all other causes, result in loss of life, limb, sight or time, as herein defined, the company will pay the amounts below specified:

(1) (TOTAL DISABILITY)—If these injuries shall immediately, continuously and wholly prevent the assured from performing any and every kind of duty pertaining to his occupation, the company will pay the assured the minimum weekly indemnity for the time actually lost during the period of total disability, but not exceeding two hundred weeks;

(2) (PARTIAL DISABILITY).—Or, if these injuries shall immediately (or immediately following the total disability) prevent the assured from performing some portion of the work essential to the duty or duties of his occupation, the company will pay the assured an amount, depending upon the extent of the disability, to be determined by the company, but not less than twenty per cent. or more than ninety per cent. of the minimum weekly indemnity for a period not exceeding fifty-two weeks;

(3) (DISMEMBERMENT, BLINDNESS OR DEATH).—Or, if the loss, by actual separation at or above the wrist or ankle, of both hands or both feet, or of one hand and one foot, or the irrecoverable loss of the sight of both eyes shall so result from said injuries within ninety days, the company will pay the assured the minimum principal sum; and in addition thereto will pay the assured, for not exceeding ninety days, the minimum weekly indemnity for the period between the date of sustaining said injuries and the date of dismemberment or irrecoverable loss of sight; (4) or, if the loss by actual separation at or above the wrist or ankle, of one hand or of one foot, shall so result from said injuries within ninety days, the company will pay the assured one-half the minimum principal sum; and in addition thereto will pay the assured, for not exceeding ninety days, the minimum weekly indemnity for the period between the date of sustaining said injuries and the date of dismemberment or irrecoverable loss of sight; (5) or, if the irrecoverable loss of the sight of one eye shall so result from said injuries within ninety days, the company will pay the assured one-third the minimum principal sum; and in addition thereto will pay the assured, for not exceeding ninety days, the minimum weekly indemnity for the period between the date of sustaining said injuries and the date of irecoverable loss of sight of one eye; (6) or, if death shall so result from said bodily injuries within ninety days, the company will pay the minimum principal sum to the beneficiary, hereinafter named, if surviving, otherwise to the executors, administrators or assigns of the assured;

7. (ADDITIONAL INDEMNITY).—Or, if these injuries shall so result, after the period of ninety days and within two hundred weeks, in dismemberment, or loss of sight, as described in paragraphs 3, 4 and 5, the company will pay the assured the amounts therein stated for the injuries so sustained, including the minimum weekly indemnity, for the period between the date of receiving said injuries and the date of dismemberment or loss of sight, or, if these injuries shall so result in death, after the period or ninety days and within two hundred weeks, the company will pay the minimum principal sum as provided in paragraph 6.

B. (DOUBLE INDEMNITY.)—If said bodily injuries are sustained by the assured, while riding as a passenger in or on a public conveyance, provided for passenger service, and propelled by steam, compressed air, gasolene, naphtha, electricity or cable, including passenger elevators, or while in a burning building, the amounts otherwise payable under Clause A shall be doubled.

C. (SPECIAL INDEMNITY.)—If sunstroke, freezing, hydrophobia, or if the involuntary and unconscious inhalation of gas or other poisonous vapor shall so result in death within ninety days from date of exposure or infection, independently of all other causes, the company will pay the minimum principal sum to the beneficiary, hereinafter named, if surviving, otherwise to the executors, administrators or assigns of the assured; and in addition thereto will pay the beneficiary, for not exceeding ninety days, the minimum weekly indemnity for the period between the date of said exposure or infection and the date of death.

D. (INDEMNITY FOR INSANITY.)—If said bodily injuries shall not result in death, but shall immediately, continuously and wholly prevent the assured from performing any and every kind of duty pertaining to his occupation, and shall within six months from date of accident result, directly and independently of all other causes, in the assured being declared insane by expert medical authority, and he shall within said six months be confined to an institution duly licensed for the care of the insane, and shall remain thus confined continuously for a period of not less than two years, and at the expiration of said period, shall be declared by expert medical authority to be irrecoverably insane, the company will pay to the person or persons duly authorized to receive the amounts on behalf of the assured, the minimum principal sum, and in addition thereto will pay the minimum weekly indemnity for the said period of two years.

E. (INDEMNITY FOR PARALYSIS.)—If said bodily injuries shall not result in death but shall immediately, continuously and wholly prevent the assured from performing any and every kind of duty pertaining to his occupation, and shall within ninety days from date of accident result, directly and independently of all other causes, in the assured being declared paralyzed by expert medical authority, whereby the assured shall irrecoverably lose the entire use of both hands, or both feet, or one hand and one foot, and on account thereof shall be continuously unable to engage in any work or occupation for wages or profit for fifty-two consecutive weeks from date of paralysis, and at the expiration of said period, shall be declared by expert medical authority to be permanently paralyzed, the company will pay to the assured the minimum principal sum, and in addition thereto will pay the minimum weekly indemnity for the said period of fifty-two weeks.

F. (OPTIONAL INDEMNITY.)—If the assured shall suffer any bodily injury named in the schedule of injuries, through external, violent and accidental means, independently of all other causes, he may elect to receive, subject to all the terms and conditions of this policy, the indemnity for ordinary accident specified opposite such injury in said schedule, in lieu of all other indemnity for total or partial disability, provided he gives the Company at *its home office written* notice of his election so to do within ten days from the

date of said injury; if, however, said injury is sustained under circumstances described in Clause B, the amount otherwise payable shall be doubled; but not more than one of the amounts so specified shall be payable under this provision for injuries resulting from one accident.

G. (MEDICAL OR SURGICAL TREATMENT.)—If a bodily injury to the assured received by external, violent and accidental means, does not result in any loss of time, but requires medical or surgical treatment, the company will pay the amount actually expended by him for such treatment, but not exceeding the minimum weekly indemnity for one week.

H. (BENEFICIARY INSURANCE.)—If one person only, over eighteen and under sixty years of age, other than the assured, is specifically named as beneficiary in the schedule of warranties hereinafter given, then and not otherwise, this policy shall also, in consideration of the premium, insure the person so named as beneficiary, subject to the general agreements hereinafter given, against disability or death caused directly in the manner set forth in Clause B, as follows: If the death of the beneficiary shall so occur within ninety days from the date of said injuries, the company will pay to the assured the minimum principal sum; or, if the beneficiary shall thus suffer loss of limb or sight, the company will pay to the beneficiary the amount named in Clause A for such injury; or, if such injury be so called and be named in the "Schedule of Injuries to the Beneficiary," hereinafter contained, the company will pay the said beneficiary the sum set opposite such injury in said schedule.

I. (SURGEON'S FEES—BENEFICIARY.)—Or, if injuries so received by the beneficiary shall within ninety days from the date thereof necessitate a surgical operation, named in the "Surgeon's Fees for Operations," hereinafter contained, the company will pay, in addition to the indemnity hereinbefore provided, one-half the sum set opposite such operation in said schedule; but only one of the amounts specified in said "Schedule of Injuries to the Beneficiary," and one-half of one of the amounts specified in said "Surgeon's Fees for Operations," shall be payable under this clause for injuries resulting from one accident.

J. (BLINDNESS AND PARALYSIS.)—In case the assured shall, during the term of this insurance, contract any disease not hereinafter excepted that shall not result in death, but shall result independently of all other causes, within one year from the date of this insurance, in the irrecoverable loss of the sight of both eyes or in permanent paralysis, whereby the assured shall entirely lose the use of both hands or of both feet or of one hand and one foot, and is thereby rendered permanently unable to engage in any occupation for wages or profit, the company will pay him, in lieu of all other indemnity, upon the filing at the company's home office of satisfactory proofs of the continuance of such blindness, or paralysis for fifty-two consecutive weeks, one-half the minimum principal sum.

K. (SICKNESS INDEMNITY.)—If bodily disease or illness, not hereinafter excepted, shall wholly prevent the assured from performing any and every kind of duty pertaining to his occupation, for not less than one week, the company will pay him the minimum weekly indemnity for the period of such disability during which he shall be necessarily confined to the house; and if following such a peroid of total disability and confinement to the house, he shall be wholly disabled and prevented from performing any and every kind of duty pertaining to his occupation, but shall not be necessarily confined to the house, the company will, during such additional period of disability not exceeding two consecutive weeks, continue to pay him the said weekly indemnity; but under no circumstances shall payment for disability be made for more than twenty-six consecutive weeks because of any one disease or illness.

L. (QUARANTINE INDEMNITY.)—If the assured shall be involuntarily quarantined, under orders of a duly authorized health officer, by reason of exposure to infectious or contagious disease, and shall thus be prevented from performing the duties pertaining to his occupation, while not claiming any other indemnity, the company will pay him the minimum weekly indemnity for the period of confinement, not exceeding fifteen weeks.

M. (INDEMNITY FOR OPERATIONS.)—In case any injuries sustained or illness contracted by the assured, during the term of this insurance shall, within ninety days from the beginning of the disability, necessitate any surgical operation hereinafter named in "Surgeon's Fees for Operations," if such operation be performed, the company will pay, in addition to the indemnity herein provided, the sum set opposite that operation in the schedule; but the company will not pay for more than one operation resulting from any one illness or accident.

N. QUARTERLY PAYMENTS FOR DISABILITY.—A claim for weekly indemnity for total disability lasting more than three months resulting from injuries sustained by the assured and effected by external, violent and accidental means, may, at the option of the company be paid at the end of each third month of the disability, but for a period not exceeding two hundred weeks, if satisfactory proof of disability is furnished before each payment.

GENERAL AGREEMENTS.

(1) Written notice of death or disability shall be given to the company, at its home office in New York City as soon as it is reasonably possible to do so. Affirmative proof of death, loss of limb or sight, or duration of disability must be furnished to the company within two months from time of death, loss of limb or sight, or termination of disability. Preliminary proofs of blindness or paralysis must be furnished to the company within two months, and affirmative final proof within fourteen months, from beginning of total blindness or paralysis. Legal proceedings for recovery hereunder shall not be brought within three months from date of filing final proof at the company's home office; or brought at all after six months from time of death, loss of limb or sight or termination of disability, or after eighteen months from beginning of total blindness or paralysis. Claims not brought as herein required shall be forfeited to the company except as otherwise provided by the statutes of the State named in the schedule of warranties as the residence of the assured.

(2) The company shall have the right and opportunity to examine the person or body of the assured or beneficiary (or to hold an autopsy), whenever it may require.

(3) If the assured is injured, fatally or otherwise, in any occupation classified by this company as more hazardous than that stated in the schedule of warranties hereinafter contained, the company's liability shall be for such principal sum or weekly indemnity only as the premium paid by him will purchase at the rate fixed by this company for such increased hazard.

(4) This insurance does not cover quarantine or disability due to disease or illness contracted or suffered outside the United States (not including Alaska or its possessions beyond the seas), Canada and Europe; or while in military or naval service; or disability due to any disease contracted within fifteen days after date of this policy; or due to any disease for which the assured is not treated by a licensed physician; nor does this policy cover or apply to any persons (either as assured or beneficiary) under eighteen or over sixty years of age.

(5) The company may cancel this policy by mailing notice of cancellation to the address of the assured, as stated in the schedule of warranties with a cheque for the unearned part of the premium.

(6) Any payment of principal sum, minimum or maximum, shall terminate this insurance.

(7) Any claim shall be subject to proof of interest, and no assignment of interest under this policy shall bind the company without the written consent of the company, given by one of its executive officers.

(8) The consent of the beneficiary shall not be requisite to the assignment, change or surrender of the policy or to a change of beneficiary.

(9) No condition or provision of this policy shall be waived or altered save in writing by an executive officer of the company, and no notice given to or possessed by any agent or other person shall be held to effect a waiver or change in this contract.

(10) No person shall be deemed to be an agent of this company, unless duly authorized by the company.

ACCUMULATION TABLE.

Each consecutive full year's renewal of this policy, shall add 5 per cent. to the minimum principal sum insured, until such accumulation shall amount to 50 per cent. thereof. Thereafter, so long as this policy is maintained in force, the amount insured shall be for the original minimum principal sum plus the accumulation.

Thus, if this policy is issued for $5,000 minimum principal sum, the amounts insured shall be as follows:

	2nd Renewal.	5th Renewal.	10th and Following Renewals.
Accidental death	$5,250.	$6,250.	$7,500
Loss of both hands or both feet or one hand and one foot or both eyes	5,250.	6,250.	7,500
Loss of one hand or one foot	2,625.	3,125.	3,750

IDENTIFICATION.—Upon the receipt of the premium for this policy, the company will forward to the assured a certificate of identification, wherein it is agreed that, if he shall, during the term of this policy, or any renewal thereof, be physically unable to communicate with relatives or friends, the company will, on receipt of a message giving the certificate and policy numbers, at once use all reasonable means and defray all expenses (not exceeding one hundred dollars) necessary for placing him in their care.

The amounts stated in the following "Schedule of Injuries" and "Surgeon's Fees for Operations" are payable under a policy for five thousand dollars, minimum principal sum. Proportionate amounts are payable if the policy is issued for a larger or smaller sum.

SCHEDULE OF INJURIES TO ASSURED.

Optional indemnities in lieu of weekly indemnity. For schedule, see "Disability G" policy. Double above amounts payable for travel accidents.

SCHEDULE OF INJURIES TO BENEFICIARY.

Fixed indemnities. For schedule, see "Disability G" policy.

SURGEON'S FEES FOR OPERATIONS.

Full amount payable to the assured in addition to weekly indemnity or optional indemnity—one-half of the amounts payable to the beneficiary in addition to indemnity otherwise provided. For schedule, see "Disability G" policy.

In witness whereof, the company has caused these presents to be signed by its president and secretary, but the same shall not be binding unless countersigned by a duly authorized agent.

LIMITED DISABILITY POLICY.

A policy similar in all respects to the above, covering forty specified diseases, is sold at $8 for each $1000 principal sum and $5 weekly indemnity. The sickness indemnity clause in this policy is as follows:

H. (SICKNESS INDEMNITY.)—If the assured shall suffer from typhoid fever, yellow fever, typhus fever, pneumonia, pleurisy, diphtheria, diabetes, appendicitis, scarlet fever, smallpox, peritonitis, varioloid, typhilitis, hydrophobia, erysipelas, measles, hepatitis, brain fever, Asiatic cholera, cholera morbus, acute cerebral meningitis, tetanus, angina pectoris, cancer, carbuncle, cerebral apoplexy, chickenpox, calculus (renal), epilepsy, felon, acute hydrocele, sunstroke, whooping cough, cirrhosis of liver, gall stones, cystitis, jaundice, malignant pustule, mumps or scarlatina, and said illness shall, independently of all other causes, continuously and wholly prevent the assured from performing the duties pertaining to his occupation for not less than one week, the company will pay him the weekly indemnity for the period of disability, during which he shall be necessarily confined to the house, but for not more than twenty-six consecutive weeks.

Central Accident Insurance Company,

THIRTEENTH FLOOR, PARK BUILDING, PITTSBURG, PA.

Commenced Business 1895. HENRY J. HEINZ, Pres. RALPH BUTLER, Sec. and G. M.

The Central Accident issues policies under the following classifications: Select, preferred, extra preferred, ordinary, extra ordinary and medium.

PREMIUMS.—The following are the annual premium rates for each $1000 principal sum and $5 per week indemnity: Select, $4; preferred, $5; extra preferred, $6; ordinary, $7.50; extraordinary, $8.50, and medium, $10.

BENEFITS.—For loss of life, both feet, both hands, one hand and one foot, entire sight of both eyes, $5000; either hand, either foot, $2500; sight of one eye, $1700. Ten per cent accumulation for five years; total and partial weekly indemnity, double benefits, identification, schedule of operations. Insurance of beneficiary and health insurance under forms attached to regular accident policies.

DEFINITE ACCUMULATIVE COMBINATION ACCIDENT POLICY.

ANNUAL PREMIUM, $25. PRINCIPAL SUM, $5000.
WEEKLY INDEMNITY, $25–$50. MAXIMUM SUM, $15,000.

Central Accident Insurance Company of Pittsburg, Pa. (hereinafter called the company), in consideration of the agreements, statements and warranties contained in the application for this policy and in the schedule of warranties hereinafter contained, which statements the insured makes on the acceptance of this policy and warrants to be true, and which are made a part hereof, and of the annual premium of twenty-five dollars, does hereby insure John Smith in the amount set forth in the following schedules, under select classification, and subject to all the provisions and conditions herein contained or endorsed hereon, for a period of twelve months, from twelve o'clock noon (standard time) of the day this contract is dated, against bodily injuries effected solely through external, violent and accidental means that independently of all other causes results in death or disabilities set forth herein.

PART A—PAYMENTS IN ONE SUM.

If any one of the following disabilities shall result from such injuries within ninety days from the date of accident.	In First Year of Policy.	Annual Increase in Amount for Five Years.*	Payment in Sixth and Subsequent Policy Years.*
For loss of life (principal sum of policy)....or	$5,000	$500	$7,500
For loss of both hands by severance at or above the wrist....or	5,000	500	7,500
For loss of both feet by severance at or above the ankle....or	5,000	500	7,500
For loss of one hand and one foot at those places....or	5,000	500	7,500
For loss of entire sight of both eyes, if irrecoverably lost....or	5,000	500	7,500
For loss of either hand by severance at or above the wrist....or	2,500	250	3,750
For loss of either foot by severance at or above the ankle....or	2,500	250	3,750
For loss of sight of one eye, if irrecoverably lost....or	1,700	170	2,550

* These figures represent additions (10 per cent) where premiums are paid annually. Semi-annual and quarterly payments earn 5 per cent yearly for ten years. On the payment of any of the sums named in Part A (which are in lieu of weekly indemnities) this policy shall cease and be surrendered to the company.

PART B—WEEKLY INDEMNITY.

Or, if any of the disabilities cited above shall not result from such injuries within ninety days from date of accident, but shall result in disabilities, as follows:

TOTAL LOSS OF TIME.—For the period during which the insured shall be immediately continuously and wholly disabled thereby from transacting any and every kind of business pertaining to his occupation, but not exceeding two hundred weeks, the company will pay a weekly indemnity of $25.

PARTIAL LOSS OF TIME.—Or, for the period not exceeding twenty-six consecutive weeks, during which the insured shall be immediately, continuously and wholly disabled thereby from attending to one or more important daily duties pertaining to his occupation, or for like disability not exceeding twenty-six weeks following total disability and not extending beyond the limit therefor, the company will pay a weekly indemnity not exceeding eighty per cent nor less than twenty per cent of the total disability named herein, to be determined by the company from the facts proven.

PART C—DOUBLE PAYMENTS.

If such injuries are sustained while the insured is a passenger and being actually in or upon any railway passenger car using steam, cable or electricity as a motive power, or in a passenger elevator, or while traveling as a passenger and on board a steam vessel of any regular line for the transportation of passengers, or are caused by the burning of a building while the insured is therein, the amount to be paid shall be double the sum specified in this schedule.

In the event of death by accident the principal sum insured shall be paid to the beneficiary hereinafter named, if surviving, otherwise to the executors, administrators or assigns of the insured.

In witness whereof, the Central Accident Insurance Company of Pittsburg, Pa., has caused this policy to be signed by its president and secretary, and delivered at the office of the company in the city of Pittsburg, State of Pennsylvania, this fifteenth day of March, 1907.

SPECIAL PAYMENTS.— Not otherwise covered under the insuring clause of the policy.

1. If sunstroke, freezing or hydrophobia, caused by external, violent and accidental means, or the involuntary or unconscious inhalation of gas or other poisonous vapors, shall result in the death of the insured within ninety days from the date of the accident or accidental exposure, independently of all other causes, the company will pay the beneficiary hereinafter named the principal sum originally named herein.

2. This insurance expressly covers (single benefits only) all accidents resulting in disability or death while getting on and off cable, electric or horse street railway cars in motion, or getting on and off steam railway trains in motion, within the limits of a passenger station platform at which the train makes a regular stop.

3. This insurance covers death or disability arising from all classes of unprovoked assaults. (Assaults provoked by the insured not covered.)

4. In the event of death or disability caused by accident resulting from or caused by walking or being upon the roadbed or bridges of a steam railway, other than at a regular crossing, or caused while riding on freight trains, engines or hand cars, without special permit from the company in writing, or caused by voluntary tests of strength or by racing, football or polo playing (except for recreation only), or caused by involuntary or accidental taking of poison, the company will pay twenty per cent of the amount otherwise payable, anything to the contrary in the policy notwithstanding.

5. The insured, if he so elect in writing within ten days from the date of an accidental injury under the provisions of this policy, may take in one sum in lieu of the weekly indemnity herein provided for total or partial disability, according to the schedule, marked Part D, if the injury is one set forth in such schedule. When the insured is entitled to double indemnity, the elective indemnity shall be double in like manner.

6. If the bodily injury caused solely by external, violent and accidental means, under all the provisions of the policy, shall independently and exclusively of all other causes, directly, immediately, continuously and totally disable and prevent the insured from performing any and every kind of duty pertaining to his occupation, for a period exceeding ninety days, and after said ninety days and within two hundred weeks from the date of the accident causing said total disability as aforesaid, shall during the period of said total disability, directly and independently and exclusively of all other causes result in any of the disabilities or losses contained in the schedule marked Part A herein, the company shall, on receipt of affirmative proofs, establishing all the facts referred to herein, pay the sums provided in said schedule marked Part A in the same amount and manner as though the death or disabilities had occurred within the ninety days hereinbefore provided. If the injuries are sustained under the conditions set forth in Part C, double benefits will apply.

7. If the accidental injuries covered by this policy shall, within ninety days from the date of the accident, necessitate a surgical operation named in the following schedule of operations, the company will pay as specified in said schedule in addition to the indemnity herein provided, but such payment shall not be made for more than one operation as the result of any one accident.

SCHEDULE OF OPERATIONS.

If the principal sum of the policy is $10,000, or over, for general accidents, the amounts named below shall be payable; if less than $10,000, the payments shall be reduced proportionally.

Abscess—incision, $10. Abdomen—cutting into for diagnosis or treatment of organs therein, $200. Amputation of entire hand, forearm or foot, $50; leg or arm, $100; thigh, middle third, $150; finger or fingers, $20. Aneurism—tying of artery, $70. Bone

—removal of diseased portion of bone caused by accident, $50. Chest—cutting into for removal of pus as result of traumatism, $50. Dislocation—reduction of hip or knee, $70; shoulder, elbow or ankle, $50; wrist or lower jaw, $30;' thumb, $20; fingers, $10. Excision—removal of shoulder or hip joint, $200; knee joint, $150; elbow, wrist or ankle, joint, $100; toe or toes, $20. Eye—any cutting operations, $20; removal, $100. Fractures—reduction of nose, lower jaw, collar bone or shoulder blade, $50; breast bone or ribs, $20; upper arm, $70; forearm, $50; wrist, $50; hand, $30; fingers, $10; bones of the pelvs, $150; coccyx, $20; thigh, $150; knee cap or leg, $100; bones of the foot, $30 toes, $20. Gunshot wounds—treatment of not necessitating amputation or operation covered under the head of abdomen, $25. Hernia—cutting operation for radical cure of, $100. Hydrophobia—Pasteur treatment, $100. Inflammation of joint—incision, $50. Lockjaw—injection of antitoxin into skull, $200; infection of antitoxin into spinal canal, $100. Skull—cutting into, $200. Spine or spinal cord—operation with removal of fractured vertebra, $200. Wounds—suturing, $10.

Certificate of Identification and Registration.

In consideration of the receipt at the home office of the premium for this accident policy, the Central Accident Insurance Company of Pittsburg, Pa., has registered the insured named in this policy.

If the insured shall, by reason of accidental injury, during time this policy is in force, be physically unable to communicate with friends, the company will, upon receipt of a telegram or other message giving this policy number, immediately transmit to the relatives or friends of insured named in this policy, any information respecting him, and will defray all expenses necessary to put the insured in communication with, and in the care of friends, providing such expense shall not exceed twenty dollars for each $1000 of the principal sum.

Provisions and Agreements.

This policy is issued to and accepted by the insured subject to the following provisions and agreements.

1. This policy covers injury only within the civilized limits of the globe, including travel by regular lines of passenger conveyances. Does not cover travel in Alaska or British possessions north of the sixtieth degree of north latitude without permit in writing signed by the secretary.

2. Written notice as early as may be reasonably possible must be given the company at Pittsburg, Pa.. of any accident and injury for which a claim is to be made, with full particulars thereof, and full name and address of the insured. Affirmative proof of death by external, violent and accidental means, or loss of limb or sight, or of duration of disability, must also be furnished to the company within two months from the time of death, or of loss of limb or of sight, or of the termination of disability. Claims for indemnity for disability of less than thirteen weeks' duration shall be payable at the end of period of disability only; claims in excess shall be payable at the end of each thirteen weeks of continuous total disability, proof as required herein to be given before each payment. Legal proceedings for recovery hereunder shall not be brought until after three months from date of filing proofs at the company's home office, nor brought at all unless begun within twelve months from time of death, or of loss of limb or of sight, or of the termination of disability. This insurance shall not cover suicide, sane or insane.

3. All claims shall be subject to proof of interest. Copy of any assignment of interest in this policy shall be given within thirty days to the company, which shall not be responsible for its validity. The consent of the beneficiary shall not be requisite to a surrender or assignment of this policy or to a change of beneficiary.

4. Any medical adviser of the company shall be allowed to examine the person or body of the insured as often as he may require in respect to the alleged injury or causes of death, and also to make an autopsy in case of death. In case of an autopsy the company shall have due notice and opportunity for its medical examiner to be present and participate therein.

5. No claim against the company shall be valid in excess of $20,000 principal sum (or $30,000 including additions), or $100 weekly indemnity. All premiums paid for such excess will be refunded on demand to the insured or his legal representatives.

6. If the insured shall be fatally or otherwise injured in any occupation classed by the company as more hazardous than that stated in the application and in the schedule of warranties herein contained, he or his beneficiary, as the case may be, shall be paid only the amount fixed for such increased hazard in accordance with the classification of risks by the company.

7. Part C (double indemnities) hereof shall not apply to accidents happening while the insured is boarding or alighting from, or is upon the steps of any conveyance referred to therein. (The vestibule of street cars shall not be held to be the steps.)

8. No agent has authority to change this policy or to waive any of its provisions, nor shall notice to any agent or knowledge of his, or of any other person, be held to effect a waiver or change in this contract or in any part of it. No change whatever in this policy and no waiver of its provisions shall be valid unless an endorsement, signed by an officer of the company, expressing such change or waiver is written hereon.

9. The company may cancel this policy at any time, by mailing notice of cancellation to the insured at the last address supplied by him to the company. The unearned portion of the premium shall be returned to the insured with such notice, and the company's check for the amount thereof shall be a sufficient tender.

10. This policy shall not take effect unless the premium is paid previous to any accident under which claim is made, except where insured holds the company's credit agreement in writing.

WARRANTIES IN APPLICATION.

The issuance of this policy is based upon the following statement of facts, all of which I hereby warrant to be true and complete. I agree that any statements made by me to the solicitor of this insurance shall not bind the company unless written hereon.

My habits are correct and temperate, and I agree that the policy shall not cover any injury happening through or while under the influence of intoxicating drinks or narcotics.

I understand the classification of risks, and agree that for any injury received in any occupation classed by this company as more hazardous than those above stated, I shall be entitled to recover only such amount as the premium paid by me would purchase at the rates fixed for such increased hazard.

I hereby agree that this application and warranty, together with the premium paid by me, shall be the basis of the contract between the company and me, and I accept the policy which said company shall issue upon the application, subject to all the conditions, provisions and classifications contained in such policy, or referred to therein, which I understand cannot be altered, changed or waived by any agent of said company, before or after the issuing thereof.

HEALTH INSURANCE.

General health policies are issued separate from accident policies, but only concurrently with accident insurance. The company also issues a limited health policy.

HEALTH POLICY FORM.

In consideration of the agreements, statements and warranties contained in the application for this policy and in the schedule of warranties hereinafter contained, which statements the insured makes on the acceptance of this policy and warrants to be true, and which are made a part hereof, and of the annual premium of $35, does hereby insure John Smith, subject to all the provisions and conditions herein contained or endorsed hereon for a period of twelve months from twelve o'clock noon, standard time, of the date this contract is dated, against the disabilities arising from sickness, as follows, to wit:

TEMPORARY DISABILITY.—If the insured shall suffer from bodily disease or illness, not hereinafter excepted, and such disease or illness shall wholly disable or prevent the insured from performing any and every kind of duty pertaining to his business or occupation, the company will pay to him twenty-five dollars per week for the period of such disability, during which he shall be necessarily confined to the house; any disability of less than seven consecutive days or in excess of twenty-six weeks is not covered.

If after necessary confinement to the house period has ceased, the insured is still unable to transact any business pertaining to his occupation, during such period of total disability (not exceeding fifty per cent of the confinement to house period) the company will pay one-half the weekly benefits named herein.

PERMANENT DISABILITY.—Or, if the insured shall contract, during the term of this policy, any disease that shall not result in death, but shall result, independently of all other causes, within one year from the date of this insurance or of any renewal hereof, in the irrecoverable loss of the sight of both eyes, or in permanent paralysis whereby the insured shall entirely lose the use of both hands or both feet, or one hand and one foot, and on account of either of said conditions be permanently unable to engage in any work or occupation for wages or profit, the company will pay him, upon the filing at the company's home office of satisfactory proofs of the continuance for fifty-two consecutive weeks of such blindness or paralysis, and of the permanent character of said disability a sum equal to one hundred weeks' indemnity, which payment shall terminate this policy.

SURGICAL BENEFITS.—If such sickness contracted within the terms of this policy, shall within ninety days from the date of the commencement of disability from such sickness, necessitate surgical operations named in the schedule of operations for sickness, the company will pay in addition to the indemnity herein provided, the sum stated opposite such operation in said schedule, proportioned to the amount of the insurance covered herein, provided always, that such an amount shall not be payable for more than one operation as the result of any one sickness.

SCHEDULE OF OPERATIONS.—If the weekly indemnity is $50 per week the amounts named below shall be payable; if less than $50 per week, the payments shall be reduced proportionally.

Abscess—incision, $10. Abdomen—cutting into for diagnosis or treatment of organs therein, $200. Aneurism—non-traumatic, operation for, by tying of artery, $70. Appendicitis (see abdomen). Bone—disease of, removal of diseased portion of bone, $50. Carbuncle—incision, $20. Chest—cutting into for diagnosis or treatment of organs therein, $50. Cancer—lip, removal of, by cutting operation, $50. Eye, ear, nose—any cutting operation, $20. Eye—removal of, $100. Gangrene—amputation of fingers or toes, $20; foot or hand, $50. Goitre—cutting operation for permanent cure, $150. Hydrocele—incision and treatment of sac, $50. Inflammation of joint—incision into joint, $50. Intestinal obstruction—see abdomen; kidney—see abdomen; mastoiditis—cutting operation for removal of diseased bone, $100. Nerve—cutting operation for stretching, $50. Rectum—cutting operation for hemorrhoids, external, $30; hemorrhoids, internal, $50; prolapsed, $50; fistula in ano, $40; malignant stricture, $200. Rupture—cutting operation for complete and permanent cure, $100. Skull—cutting into for non-traumatic lesions, $200. Stone in bladder—removal of, by cutting or crushing operation, $75. Tapping of abdomen, $50; bladder, $50; chest, $30; eardrum, $20; hydrocele, $20; joints, $20. Trachea—cutting into for removal of foreign bodies or for

relief of difficult breathing, $35. Tumors—removal of by cutting operation, malignant, $50; benign, $25. Varicocele—cutting operation for permanent cure, $50. Veins, varicose—cutting operation for permanent cure, $25.

QUARANTINE COVERING.—If the insured shall be quarantined while this policy is in force by order of the civil authorities, because of an infectious or contagious disease contracted by a member of the insured's family or a passenger or member of a crew of a steamship, on which the insured is a passenger and by reason of said quarantine shall be prevented from performing any and every kind of duty pertaining to his occupation, the company will pay the insured the weekly indemnity herein set forth for a period not exceeding ten consecutive weeks during which the insured shall be absolutely confined to the house or ship, as the case may be, on account of said quarantine.

CONDITIONS.

1. This insurance does not cover disability resulting from voluntary or unnecessary exposure to contagion or infection, nor from any form of insanity, or any disorder complicated therewith, nor from any disease or sickness resulting from injury by accident or violence, nor any disease or illness contracted while engaged in military or naval services; nor any disease for which the insured is not regularly treated by a licensed physician; nor any disease contracted within fifteen days from noon of the date this policy is issued; nor women, nor persons under eighteen or over sixty years of age.

2. If the insured shall become entitled to indemnity for disability on account of accidental injuries, the company shall not for the same period of time, be liable for any disability on account of illness.

3. No claim against this company on account of blindness or paralysis shall be valid in excess of $5000; nor for disability from illness in excess of $50 weekly indemnity. Insurance in excess shall be void, and the premium paid for such excess shall be refunded upon demand.

4. This insurance covers disease or illness contracted and suffered within the limits of the United States, Canada and Europe only, but does not cover disability or sickness contracted or disability sustained in any part of Alaska or the British possessions in America north of the sixtieth degree of north latitude, and west from the fifty-third degree of longitude west from Washington, D. C., or in any territory of the United States acquired since 1897.

5. Written notice as early as may be reasonably possible must be given the company at Pittsburg, Pa., of any sickness for which claim is to be made, with full particulars hereof and full name and address of the insured. Notice given to any agent shall not constitute notice to the company. Affirmative proof of the duration of the disability must also be furnished the company within two months from the termination of temporary disability. Affirmative preliminary proof of permanent total disability provided for herein must be furnished to the company within two months, and affirmative final proofs thereof within fourteen months from the date of the beginning of permanent total disability.

6. Legal proceedings for recovery hereunder shall not be brought before the expiration of three months from the date of filing final proofs at the home office of the company in Pittsburg, nor brought at all unless commenced within twelve months from the date of the termination of such temporary disability or within eighteen months from the commencement of such permanent disability.

Commonwealth Casualty Company

PHILADELPHIA, PA.

WALNUT AND JUNIPER STREETS.

Began Business in 1906. D. E. STEVENS, President. E. S. COOK, Secretary.

The company's "Combination Gold Bond" policy is given : full below. Besides this policy the company issues a "Separa Health" policy, principal sum, $2500, weekly indemnity, $2. "Single Indemnity" policy, principal sum, $1000 to $5000.

POLICY FORM—COMMONWEALTH COMBINATION GOLD BOND POLICY.

PRINCIPAL SUM, $5000–$10,000. WEEKLY INDEMNITY, $25–$: ANNUAL PREMIUM, SELECT, $60, AGES, 18 TO 50. POLICY FEE, $

Commonwealth Casualty Company, Philadelphia, hereinaft called the company, agrees to pay to the person described as t assured in the schedule of statements, agreements and warranti endorsed hereon and hereby made a part hereof, or in the event the accidental death of such person, to the beneficiary designate in said schedule, if surviving, otherwise to the executors or a ministrators of the assured, subject to the terms and definitior herein set forth: (1) For bodily injuries or death (suicide, whethe sane or insane is not covered) which independently of all oth causes are effected solely and exclusively by external, violen and accidental means, and (2) for disability from illness or diseas as hereinafter defined, the following indemnities:

For loss of life, both hands, both feet, one hand and one foot, entire sight of both ey $5000; loss of right hand, or either foot, $2500; loss of left hand, $1250; loss of entir sight of one eye, $650. Five per cent is added to face of policy for ten years.

For loss of time from total disability by accident, fifty dollars per week for not exceedin one hundred weeks. For loss of time from partial disability by accident, twenty-five dolla per week for a term not exceeding twenty consecutive weeks. For loss of time fro total disability by accident, twenty-five dollars per week for not exceeding one hundre weeks. For loss of time from partial disability by accident, twelve and one-half dolla per week for a term not exceeding twenty consecutive weeks.

Double indemnities are payable only if any loss designated therein is sustained b the assured as follows: (a) While riding as a passenger in or on a public conveyan propelled by steam, electricity, compressed air, naphtha, gasolene or cable and regular provided by a common carrier for the transportation of passengers, or (b) while riding a passenger in any passenger elevator, or (c) while within any burning building as owne guest, tenant or employee, or (d) in direct consequence of cyclones or tornadoes.

C. (ILLNESS AND DISEASE INDEMNITIES.)—For loss of sight of both eyes from disea $2500; for loss of use of both hands from paralysis, $2500; for loss of use of both fe from paralysis, $2500; for loss of use of one hand and one foot from paralysis, $250 for loss of time from total disability from any disease or illness, twenty-five dollars p week for a term not less than one week nor exceeding twenty-six consecutive weeks, $2 for loss of time from partial disability from any disease or illness, ten dollars per we for a term following a period of total disability which taken together shall not exce twenty-six consecutive weeks, $10; for loss of time from involuntary quarantine, twent five dollars per week for a term not exceeding ten consecutive weeks, $25.

CONSUMPTION—CHANGE OF CLIMATE BENEFITS.—If the holder hereof, after one ye from the date of this policy, shall become disabled by consumption of the lungs, contract after date hereof, the company will, upon receipt and approval of satisfactory proc from a board of three physicians (one to be appointed by the holder hereof, one by t company and they to select the third) showing beyond question that the holder here is then suffering with consumption of the lungs, and also showing that in their judgme a change of climate will greatly benefit him, pay to him a sum not exceeding ten per ce of the amount payable in case of accidental loss of life, as shown above in "(B) Minimu Accident Indemnities," in first year of policy. To be paid as follows: Not more th forty per cent of said ten per cent upon approval of proofs, the remainder in thirty p cent instalments each three months thereafter, provided that a satisfactory certificate o qualified physician is furnished to the company showing that he is still so disabled such disease as to make it unsafe for him to return to his previous place of residen a condition precedent to each said additional payment. The payment of any su under this provision, shall operate to cancel all other provisions relative to the payme of benefits hereinunder in case of disability by disease and is not to be in addition to a

payments made to the holder hereof for the same sickness, if any payments have been made prior to the furnishing of proofs as aforesaid.

D. (GOLD BOND.)—The holder of this policy is entitled to the benefits conferred by the accompanying gold bond, in addition to the indemnities specified otherwise in this policy.

E. (OPTIONAL INDEMNITIES.)—For any of the injuries specified in the list of specific indemnities hereinafter given, the sum stated therein, in lieu of any weekly indemnity for either total or partial loss of time, provided the assured shall elect to receive such specific indemnity and shall so notify the company at its home office in Philadelphia within ten days of the event causing the injury.

F. (SPECIAL INDEMNITIES.)—This policy does not exclude indemnity for loss by accident as herein provided caused or contributed to wholly or partly, directly or indirectly by sunstroke, freezing, anæsthetics, gas, septicæmia, narcotics, poison, shooting, asphyxiation, or hydrophobia; but in any such event the liability of the company shall be one-half the amount of the "(B) Minimum Accident Indemnities" in first year of policy specified for such loss.

G. (BENEFICIARY INDEMNITIES.)—In case one person only who is over eighteen and under fifty-eight years of age is specifically named in the said schedule as beneficiary, then and not otherwise, the company agrees to pay, in consideration of the premium, to the said beneficiary, or in the event of the accidental death of the said beneficiary in the manner stipulated in this paragraph, then to the assured, the indemnities specified below in this paragraph, provided, that such bodily injuries as aforesaid are sustained by the said beneficiary as follows: (a) While riding as a passenger in or on a public conveyanee propelled by steam, electricity, compressed air, naphtha, gasolene or cable, and regularly provided by a common carrier for the transporation of passengers, or (b) while riding as a passenger in any passenger elevator, or (c) while within any burning building as owner, guest, tenant or employee, or (d) in direct consequence of cyclones or tornadoes.

LIFE, LIMB, SIGHT.—For loss of life, both hands, both feet, one hand and one foot, sight of both eyes, by accident, $5000; loss of right hand or one foot, by accident, $2500; loss of left hand, by accident, $1250; loss of one eye, by accident, $650.

SPECIFIC.—For any one of the injuries specified in the list of specific indemnities hereinafter given the amounts stated in column No. 1 of said list. But in no event shall there be payable as the result of one accidental happening more than the specified "Maximum Accident Indemnities A" should both assured and beneficiary be affected thereby.

H. (ANNUAL INCOME FOR BENEFICIARY OR ASSURED.)—In the event of any loss by accident covered by this policy, involving the payment of any indemnity other than weekly or specific indemnity, the assured or the beneficiary as the case may be shall receive one-fifth thereof upon approval of satisfactory proofs and one-fifth thereof annually for four years thereafter together with interest at the rate of three per cent per annum on the deferred payments and in the event of the death of the person to whom such yearly income is payable, before the termination of the said period of four years, the annual income for the remainder of the said period shall be payable to the executors or administrators of such person.

DEFINITIONS.—Loss of life by accident shall be deemed to mean death within ninety days of the event causing such bodily injuries as aforesaid.

Loss of hand or hands by accident or loss of foot or feet by accident shall be deemed to mean the actual separation thereof at or above the wrist or ankle within ninety days of the event causing such bodily injuries as aforesaid.

Loss of sight of eye or eyes by accident shall be deemed to mean incurable, permanent and total blindness thereof occurring within ninety days of the event causing such bodily injuries as aforesaid.

Loss of time from total disability by accident shall be deemed to mean that the assured is immediately, continuously and wholly disabled and prevented from performing any and every part of the duties pertaining to his occupation, provided the same shall not result from loss of limb or of sight.

Loss of time from partial disability by accident shall be deemed to mean that the assured, immediately following the event causing the injury, or immediately following a period of loss of time from total disability as defined herein, is continuously and wholly disabled and prevented from performing some material part of the important daily duties pertaining to his occupation, provided the same shall not result from loss of limb or of sight.

Loss of sight of both eyes from disease shall be deemed to mean permanent, irrecoverable total blindness thereof occurring within one year of the date of this policy or any renewal hereot due independently of all other causes to disease covered by this policy which shall be contracted by the assured during the period of this policy and which shall not result in death, but by reason of such blindness shall render the assured wholly and permanently unable to engage at any time thereafter in any work or occupation for wages or profit, provided always that satisfactory proof shall be furnished to the company of the continuance of such condition for a period of at least fifty-two consecutive weeks and that such indemnity shall be in lieu of any other indemnities.

Loss of the use of hands or feet or of hand and foot from paralysis shall be deemed to mean the entire loss of the use thereof occurring within one year of the date of this policy or any renewal hereof due independently of all other causes to permanent paralysis caused by disease covered by this policy which shall be contracted by the assured during the period of this policy and which shall not result in death, but by reason of such paralysis shall render the assured wholly and permanently unable to engage at any time thereafter in any work or occupation for wages or profit, provided always that satisfactory proof shall be furnished to the company of a continuance of such condition for a period of at least fifty-two consecutive weeks and that such indemnity shall be in lieu of any other indemnities.

Loss of time from total disability from any disease or illness shall be deemed to mean such loss for a period not less than one week during which the assured by actual confinement within doors is, independently of all other causes, continuously and wholly disabled and prevented from performing any and every part of the duties pertaining to his occupation by reason of bodily illness or disease not hereinafter excepted.

Loss of time from partial disability from any disease or illness shall be deemed to mean that the assured, immediately following a period of loss of time from total disability from any disease or illness as defined herein and covered by this policy, and while convalescing therefrom is continuously and wholly disabled and prevented from performing any and every part of the duties pertaining to any business or occupation, although not confined within doors.

Loss of time from involuntary quarantine shall be deemed to mean such loss in the event that any member of the family of the assured or any of the passengers or crew of a steamship on which the assured is a passenger shall contract an infectious or contagious disease, and the assured by reason thereof shall, under the instruction of a Board of Health or other official authority competent thereto, be involuntarily quarantined and confined within doors or to the ship as the case may be and prevented from performing any and every part of the duties pertaining to his occupation.

TERMS.

1. Written notice of any loss for which claim is to be made, with full particulars thereof, must be given to the company at its home office in Philadelphia by the assured, the beneficiary or a legal representative within ten days after the event causing the injury and after the commencement of any illness or disease. Affirmative proof of death or of loss of hand or foot or of sight by accident or of duration of any disability must also be furnished to the company at its home office in Philadelphia within two months of the time of death or of loss of hand or foot or of sight or of the termination of disability. Affirmative preliminary proofs of loss of sight from disease or of loss of use of limbs from paralysis must also be furnished to the company within two months, and affirmative final proofs after twelve months and within fourteen months from date of beginning of such blindness or paralysis. Legal proceedings for recovery hereunder shall not be brought before the expiration of three months from date of filing final proofs at the home office of the company in Philadelphia, nor shall such proceedings be brought at all unless begun within seven months from the time when right of action shall accrue as provided by this paragraph. Such proofs must be made under oath on forms provided by the company, but the delivery of such form or its receipt or retention by the company shall not be a waiver of any of its rights. Claims not made in accordance with the provisions of this policy will be forfeited to the company.

2. This insurance does not cover disability resulting from voluntary or unnecessary exposure to contagion or infection; nor any disease or illness contracted while engaged in military or naval service; nor any disease for which the assured is not treated by a licensed physician; nor persons under eighteen or over sixty years of age. The company shall not be liable for more than ten per cent of the indemnity provided herein by reason of any claim resulting from any disease or illness contracted within fifteen days from noon of the day this policy is issued or any revival hereof. The indemnities specified in "(A) Maximum Accident Indemnities," shall not apply to bodily injuries or death sustained while getting on or off or being upon the step or steps of any railway or street railway car.

3. This insurance covers disease or illness contracted and suffered within the limits of the United States, Canada and Europe only.

4. If the assured shall have become entitled to indemnity for disability on account of accidental injuries, the company shall not, for the same period of time, be liable for any disability on account of illness or disease.

5. No claim shall be valid under any and all policies held by the assured in this company in excess of the greatest sum payable for such claim under any one policy without the consent of the company endorsed on all policies covering such excess and signed by an officer of the company at the home office; and all such insurance in excess of such sum shall be void. Premiums paid for such excess insurance will be returned on demand.

6. Loss of sight or hearing or loss of hand or foot or loss or impairment of reason shall immediately terminate this insurance; in such event the unearned premium pro rata will be returned to the insured on demand.

7. If the assured or beneficiary shall suffer a loss as herein provided, any physician authorized by the company shall have the right and opportunity when and so often as he may deem necessary to examine the person or body of the assured or beneficiary in respect to such claim. If an autopsy is held, such physician shall have the right and opportunity to be present and participate.

8. No claim shall be valid for more than one of the losses or indemnities specified in this policy except that a claim may be valid for loss of time from total disability and also for loss of time from partial disability; nor shall any claim hereunder be valid for more than one-twentieth of the amount otherwise payable for any loss caused or contributed to by disappearance whether the assured be sane or insane.

9. All claims shall be subject to proof of interest and no assignment of interest shall be valid without the consent of the company endorsed hereon and signed by an officer of the company at the home office.

10. If the assured is injured after having changed his occupation to one classified by this company as more hazardous than that stated in the schedule of warranties, or is *injured while doing* any act or thing pertaining to any more hazardous occupation, the *company's liability shall* be only for such proportion of the principal sum or other indemnity *as the premium* paid by him will purchase at the rate fixed by the company *for such more hazardous* occupation.

11. The payment of any loss other than weekly indemnity hereunder shall terminate this policy.

12. In any matter relating to this insurance no person shall be deemed an agent of the company who is not duly authorized in writing.

13. The insurance hereunder shall be in force for the period of time stated in the said schedule provided the premium is paid prior to the occurrence of any accident, illness or disease, by reason of which claim is made.

14. This policy may be cancelled by the company when the assured attains the age of seventy or at any previous time by written notice mailed to the assured at the address given in the said schedule, together with the check of the company for the unearned portion of the premium, and such check shall be deemed a sufficient tender. The consent of the beneficiary shall not be requisite to a surrender of this policy or to a change of beneficiary.

15. No agent has any authority to change this policy or to waive any of its provisions, nor shall notice to any agent or knowledge of any agent or of any other person be held to effect a waiver or change in this contract or any part of it. No change whatever in this policy and no waiver of its provisions shall be valid without the consent of the company endorsed hereon and signed by an officer of the company at the home office.

16. This agreement is made in consideration of the premium and of the statements contained in the said schedule, which statements the assured makes on acceptance of this policy and warrants to be true.

In witness whereof, the Commonwealth Casualty Company has caused this policy to be executed at the city of Philadelphia, this fifteenth day of March, 1907, but the same shall not be binding upon the company until countersigned by the policy writer and delivered to the insured.

LIST OF SPECIFIC INDEMNITIES.—For loss of two or more fingers (at least one entire phalanx), $150; two or more entire toes, $200. For complete hernia, caused solely and directly by accidental injury, $70. For complete dislotation of the shoulder, $100; elbow, $100; wrist, $100; hip, $200. For the complete fracture of bones, skull (both tables), $325; lower jaw, $75; collar bone, $150; pelvis, $250; thigh, $300; leg, $200; knee cap, $200; arm, between elbow and shoulder, $300; forearm, between the wrist and elbow, $150; two or more ribs, $100; foot, $125; hand, $125.

THIS POLICY PROVIDES PAYMENT OF DOCTOR'S BILL AS FOLLOWS: In the event of an accidental injury not resulting in any of the losses specified herein as (A) or (B) accident indemnities, but requiring treatment by a physician, the company will reimburse the assured for the expense thereof, but in no event exceeding one week's accident disability benefit provided that written notice of such accident is given as provided herein and that the affidavit of the assured on the blank furnished by the company and the physician's receipt is furnished to the company at its home office in Philadelphia within thirty days of the event causing the injury.

WARRANTIES IN APPLICATION.

I hereby apply for a policy of insurance in the Commonwealth Casualty Company, of Philadelphia, Pa., to be based upon the following statements, all of which I warrant to be complete and true, and I agree, if any of the said statements are untrue, or if I fail to fulfill any agreement herein made, then, and in either case, said policy and insurance shall be null and void.

I understand and agree, (1) that if I contract illness or am injured, fatally or otherwise, after having changed my occupation to one classified by this company as more hazardous than that herein stated, or if I am injured while doing any act or thing pertaining to any occupation so classified, the liability of the company shall be only for such proportion of the principal sum or other indemnity as the premium paid by me will purchase at the rates fixed by this company for such more hazardous occupation; (2) that the insurance shall not exceed the amount of my average wages, or money value of my time; (3) I expressly waive, on behalf of myself or of any other person who shall have or claim any interest in any policy issued hereon, all provisions of law forbidding any physician or other persons who have attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

I understand and agree that the insurance is not effective until the policy has actually been issued by the company, and that the company is not bound by any knowledge of or statements made by or to any agent unless written hereon. I further agree to accept the policy subject to all its conditions, and pay the premium of $ in advance, without notice.

FORM OF GOLD BOND.

In consideration of the prompt payment of all premiums falling due on policy No. ... issued by the Commonwealth Casualty Company of even date herewith, as referred to in said policy and the application therefor, for five full years from the date of said policy, the Commonwealth Casualty Company promises to pay the assured, upon surrender of this gold bond at the end of five years from date, $25.00 in gold, provided, said policy has been kept constantly in force for said five years, and if this bond is not so surrendered at the end of said five years, the Commonwealth Casualty Company agrees to pay $5.00 per annum in addition to said $25.00 for each full year, after five years, that said policy is continued in full force and effect by such premium payments without default, upon surrender of this bond; but no sum whatsoever shall be due or payable hereunder, unless said policy is continued in force for, at least, five full years from its date, nor if there shall have been paid on account of any disability to the assured or his beneficiary, a sum equal to one-half of the amount payable in case of accidental loss of life as given in *"(B) Minimum Indemnities"* in said policy, nor if the said policy be terminated before *the end of five years, but if* said policy be cancelled by the company for any cause other

than the payment of a disability indemnity, as above, then the holder hereof shall be entitled, in case of such cancellation by the company, to $5.00 for each full year that said policy had then been in force—such payment to be made upon the surrender of this bond. Dated at Philadelphia, Pa., this fifteenth day of March, 1907.

INDUSTRIAL INSURANCE.

Provident or industrial insurance is provided with or without the gold bond feature.

The "Peerless" Health and Accident policy is issued in amounts from $1000 to $5000, covering accidental death and loss of limb or sight, giving monthly benefits ranging from $35 to $100, covering any accident or any disease; twelve months' accident indemnities, six months' illness indemnities. A $20 gold bond accompanies the policy, which also provides beneficiary insurance and ten per cent accumulation feature: monthly premium, $1.40; policy fee, $3.

The Regular Provident policy gives from $100 to $1000 for death benefits and monthly indemnity of from $20 to $100. Rate, $1.00 monthly; policy fee, $3.

The Continental Casualty Company,

CHICAGO, ILL.

Commenced Business 1898. H. G. B. ALEXANDER, Pres. and Gen. Mgr.
W. H. BETTS, Secretary.

The Continental issues accident policies under the following classifications of risks: Select, preferred, extra preferred, ordinary, medium, special, hazardous, special hazardous, extra hazardous, extra special hazardous, and classes for railroad engineers, firemen and freight conductors, freight brakemen and sectionmen.

PREMIUMS.—For $5000 death and $25 weekly indemnity the annual rate is $20 for select risks, $25 for preferred and $37.50 for medium. Combination policies providing double benefits for railway, steamship, elevator and burning hotel and theatre accidents are issued at an increased cost of $5 per annum. Health insurance, covering 41 specified diseases, in connection with accident policies, costs $10 additional per annum for each $25 weekly indemnity, covering all diseases, in connection with accident policies, costs $30 additional per annum for each $25 weekly indemnity.

BENEFITS.—A $5000 policy provides the following benefits: For accident, death, loss of two limbs, or the entire sight of both eyes, $5000; for loss of one hand or one foot, $2500; for loss of the entire sight of one eye, $1250; for total loss of time, $25 per week, limit 200 weeks; partial loss of time, $10 per week, limit 26 weeks.

AGE LIMIT.—18 to 60.

MAXIMUM INDEMNITY.—Death, $10,000; weekly, $50.

POLICY FORM.—PERFECTION

ANNUAL PREMIUM, SELECT $25, PREFERRED, $30.
PRINCIPAL SUM, $5000–$10,000. WEEKLY INDEMNITY, $25–$50.

The Continental Casualty Company, Chicago, Ill. (hereinafter called the company), in consideration of the warranties and agreements contained in the application herefor and the payment of the premium as therein provided, does on this first day of April, 1906, insure Mr. C. T. Webber (hereinafter called the Insured), in Class Select of the company, as a lawyer, in the principal sum of $5000, with weekly indemnity of $25, and subject to the conditions hereinafter specified, promises to pay to the insured or to his beneficiary, $5000; his indemnity as scheduled below, in the event that said insured, while this policy is in force, shall receive personal, bodily injury, which is effected directly and independently of all other causes through external, violent and purely accidental means, and which causes at once total and continuous inability to engage in any labor or occupation.

PART I. (SPECIFIC INDEMNITY.)—If, within ninety days from the date of the accident, any one of the following losses, not covered by Part V hereof, shall result necessarily and solely from such injury as is before described, the company will pay said weekly indemnity for the period between the date of the injury and the occurrence of such loss and will pay in addition: For loss of life or both hands, or both feet, or one hand and one foot (all by complete severance at or above the wrist or ankle), or for the irrecoverable loss of the entire sight of both eyes, said principal sum; for loss of either hand or either foot, one half of said principal sum; for the irrecoverable loss of the entire sight of one eye, one-quarter of said principal sum.

PART II. (WEEKLY INDEMNITY.)—Weekly indemnity as provided in this Part II is payable *only in the event the* injury does not result in any of the losses for which provision *is made in Part I* or Part V.

TOTAL LOSS OF TIME.—The company will pay said weekly indemnity for total loss of time necessarily resulting from such injury as is before described, for such period, not exceeding two hundred consecutive weeks, as the insured shall be under the treatment of a legally qualified physician or surgeon by reason of such injury.

PARTIAL LOSS OF TIME.—Or, if injury effected by external, violent and purely accidental means shall not at once wholly and continuously disable the insured but shall thereafter wholly disable him, or shall, either at once after the injury or at once after a period of total disability, prevent him from performing work essential to his duty or duties, the company will pay, for a period not exceeding twenty-six consecutive weeks, a sum to be determined by the company, and varying as the extent of the disability, but not less than one-fourth nor greater than three-fourths of the said weekly indemnity.

PART III. (DOUBLE INDEMNITY.)—If such injury as is before described is sustained by the insured while he is (1) riding as a passenger in or on any public conveyance propelled by steam, electricity, cable or compressed air, and while he is in a place provided by a common carrier for the regular transportation of passengers only, or (2) passenger on board a steam vessel licensed for the regular transportation of passengers, or (3) a passenger in an elevator provided for passenger service only, or (4) in a building consumed by fire, if within the building at the beginning of the fire, the company will pay double the indemnity otherwise payable under Parts I or II of this policy.

PART IV. (ANNUAL INCREASE.)—Each renewal of this policy for the next five years and which is made on or before its expiration or the expiration of the preceding renewal shall add ten per cent to the indemnities payable under Parts I and II hereof, but the total of such increase shall never exceed fifty per cent.

PART V. (SPECIAL SPECIFIC INDEMNITY ON INSURED.)—If sunstroke, freezing, hydrophobia or the involuntary and unconscious inhalation of gas or other poisonous vapor, shall result, independently of all other causes, in the death of the insured wthin ninety days from date of exposure or infection, the company will pay said principal sum. If the insured shall sustain loss of life by suicide or self-destruction, while either sane or insane and such loss of life shall result within ninety days of the injury causing it, the company will pay one-tenth of said principal sum. The payment of indemnity under this Part V is subject to all the terms of this policy, and no indemnity is payable for any loss resulting from any cause mentioned in this Part V, except as therein provided.

PART VI. (INDEMNITY OPTIONAL WITH THE INSURED.)—If the insured shall sustain such injury as is before described and which is also named in the schedule contained in this part, he may elect subject to all the terms and conditions of the policy to receive in advance, in lieu of all other indemnity provided in this policy, indemnity in one sum according to the following schedule, provided he signifies his choice in writing mailed to and received by the company at its office named herein as place of issue, within ten days from the date of the accident causing the injury. If the insured is entitled to double indemnity, as provided in Part III, or to indemnity increased by some certain per cent as provided in Part IV, the indemnity payable at his election under this part shall be doubled or increased in like manner. If the weekly indemnity provided in this policy is $25, the indemnities payable shall be the respective amounts named below. If the weekly indemnity named in this policy is more or less than $25 the indemnities payable shall be increased or reduced proportionately.

For loss of certain members by complete severance, viz.: Of one or more fingers (at least one entire phalanx), $150; one or more entire toes, $200. For complete hernia, caused solely and directly by accidental injury, $75. For complete dislocation, viz.: Of the shoulder, $100; elbow, $100; wrist, $125; hip, $300; knee, $150; bones of foot (not toes), $150; ankle, $150; two or more fingers, $50; two or more toes, $50. For complete fracture of bones, viz.: Of the skull, both tables, $300; lower jaw, $75; clavicle (collar bone), $150; pelvis, $250; thigh, $300; leg, $200; patella (knee cap), $200; arm between elbow and shoulder, $200; forearm, between wrist and elbow, $150; two or more ribs, $100; foot, or two or more toes, $125; hand, or two or more fingers, $125; scapula, $175.

PART VII. (INDEMNITY FOR OPERATIONS.)—If injury sustained by the insured and covered by this policy shall necessitate any surgical operation named in the schedule contained in this part and which is performed within ninety days of the injury, the company will pay the sum herein specified in addition to the indemnity otherwise given but such payment shall not be made for more than one operation as the result of any one accident. If the principal sum of this policy is $5000 or over, the amounts payable shall be the respective amounts named below. If less than $5000 the payments shall be reduced proportionately.

Amputation of foot, hand or forearm, $25; leg, or arm above elbow, $50; thigh, $100; finger or fingers, $10. Dislocations—reduction of shoulder, elbow, hip, knee or ankle, $25; wrist or lower jaw, $15; thumb or fingers, $10. Excision of shoulder, hip or knee joint, $100; elbow, wrist or ankle joint, $50; toe or toes, $25. Fractures—reduction of nose, lower jaw, collar bone or shoulder blade, $25; breast bone, $10; rib or ribs, $10; upper arm, $35; forearm (one or both bones), $25; wrist or hand, $15; fingers, $10; any of the bones of the pelvis or sacrum, $50; coccyx, $10; thigh, $75; knee cap or leg bones (one or both), $50; bones of foot, $15; toe or toes, $10. Gunshot wounds—treatment not necessitating amputation or laparotomy, $25. Hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $100. Hydrophobia—Pasteur treatment, $50. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis or exploratory incision), $100. Necrosis (death of bone)—sequestrotomy (removal of dead bone), $35. Peritonitis (see laparotomy). Skull trephining—for fracture, $100. Synovitis (inflammation of the lining membrane of a joint)—incision, $25. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, $100. Wounds of scalp or other parts—suturing $5.

PART VIII. (PHYSICIAN'S SERVICES.)—If the insured shall suffer injury as aforesaid *and such injury does not* cause any loss for which indemnity is payable under the terms

of this policy, nor any operation for which indemnity is payable under Part VII, but does necessitate a physician's services, the company will reimburse the insured for the reasonable cost of such physician's services, not to exceed the sum hereinbefore named as weekly indemnity, provided the physician's receipt and affidavit on the company's blank is furnished to the company at its office named herein as place of issue within thirty days of the event causing the injury.

PART IX. (INDEMNITY FOR QUARANTINE).—If any member of the insured's family or any of the passengers or crew of a steamboat on which the insured is a passenger shall contract an infectious or contagious disease, and the insured, by reason thereof and under the instructions of a board of health or other official authority competent thereto, shall be involuntarily quarantined, the company will pay said weekly indemnity for the total loss of time occasioned thereby for the period of such quarantine not exceeding ten weeks, during which the insured shall be necessarily and continuously confined within quarantine limits and prevented thereby from performing any and every kind of duty pertaining to his business.

PART X. (REGISTRATION AND IDENTIFICATION.)—The insured is registered with the company under the number of this policy and the company agrees that in the event he shall, by reason of injury or illness, be physically unable to communicate with his friends, it will, upon receipt of telegram or other message giving policy number, immediately transmit the information received to the relatives or friends of the insured named in his application for this policy; and, further, that it will pay all expenses necessary to put the insured in communication with and in the care of friends; provided, however, that the expense of all such proceedings shall not exceed the sum of twenty dollars for each $1000 of the principal sum named in this policy.

PART XI. (NON-FORFEITABLE PROVISION.)—If the insured is injured after having changed his occupation to one classified by the company as more hazardous than that herein given, or is injured while doing any act or thing pertaining to any occupation so classified, the company's liability shall be only for such proportion of the indemnity herein provided as the premium paid by him will purchase at the rate and within the limits fixed by the company for such more hazardous occupation.

PART XII. (INDEMNITY PAYMENTS.)—Indemnity for loss of life is payable to the beneficiary hereinbefore named, if surviving, otherwise to the estate of the insured. All other indemnities are payable to the insured and all weekly indemnity shall terminate upon his death.

PART XIII. (NOTICE AND PROOF.)—Written notice of claim must be given by the insured or beneficiary to the company at its office named herein as place of issue, within ten days of the date of the accident causing the loss for which claim is made. Affirmative proof must be furnished to the company at its said office in case of claim for loss of time within thirty days after the termination of the period for which the company is liable, and in case of claim for any other loss within two months after incurring such loss.

PART XIV. (MISCELLANEOUS.)—The application herefor with all its contents is hereby made a part hereof. This policy covers only those injuries received within the civilized limits of the globe, or while traveling by regular lines of passenger conveyance, and shall not be held to cover any person under the age of eighteen or over the age of sixty-five years, and no indemnity is payable hereunder for injury or loss sustained while under the influence of any intoxicant. The company shall not be liable for any loss occurring hereunder while the insured shall be in default in the payment of any premium. Any unpaid portion of the annual premium hereon may be deducted from any claim hereunder. strict compliance on the part of the insured and the beneficiary with all the provisions of this policy is a condition precedent to recovery hereunder, and any failure in this respect shall forfeit to the company all rights to indemnity. If the insured shall suffer loss of life, or of one or both hands, or of one or both feet, or of the sight of one or both eyes, then in either event, the insurance effected by this policy shall thereupon immediately terminate. The issue of any subsequent accident policy by the company to the insured shall cancel this policy and the company may cancel it at any time by mailing notice of cancellation to the insured's address as it appears on the records of the company, with its check for the unearned part, if any, of the premium. Double indemnity (Part III) shall not be payable for any loss resulting from injury sustained while getting on or off, or being upon the step or steps of any public conveyance. In the event of claim, the company shall have the right and opportunity to examine the person of the insured when and so often as it may require, and also in the event of claim for death the right and opportunity to make an autopsy on the deceased. No proceeding in law or equity shall be brought against this company for recovery under this policy until after three months from the expiration of the time named herein for filing proofs, nor shall the same be brought at all unless commenced within one year from the date of the accident, except in case of loss of time, and in that event within one year from the termination of the period for which the company is liable. No assignment or renewal or change in this policy from its printed form and no waiver of its printed provisions, definitions or limits shall be valid unless agreed to in writing by the president or secretary of the company and endorsed hereon. Consent of the beneficiary shall not be requisite to surrender or assignment of this policy or to change of beneficiary. Notice to or from an agent, or any knowledge by him, shall not be deemed a compliance with Part XIII, nor shall it dispense with any of the requirements of this policy with respect to furnishing notice of claim or proof of loss to the company at its office named herein as place of issue. This policy takes effect at twelve o'clock, noon, standard time, of the date hereof at place of issue, and expires one year therefrom at the same time, unless renewed.

In witness whereof, the Continental Casualty Company has caused these presents to be signed by its president and secretary; but the same shall not be binding upon the company unless countersigned by a policy writer and delivered to the insured while he is uninjured.

HEALTH INSURANCE RIDER.

If the insured shall sustain a total loss of time by reason of any illness or disease not hereafter excepted, which shall, solely and independently of all other causes, not only totally disable and prevent him from performing any and all kinds of business but also, at the same time, compel him to remain continuously within the house and subject to the continuous calls at insured's house of a licensed physician in good standing, said illness being contracted not less than fifteen days after the date hereof, a weekly indemnity of $..... shall be paid the insured for any period of continuous disability after the first three days, not exceeding 26 consecutive weeks.

This rider is subject to the provisions of the policy to which it is attached, and the insurance hereunder shall not extend to nor cover any chronic disease or illness, nor disability resulting therefrom, nor from rheumatism, consumption, tuberculosis, lumbago, insanity, venereal diseases, or due to intoxication or to the use of alcoholic beverages, or narcotics, or attempted self-destruction.

A written notice of any illness on which claim may be based received by the company within fifteen days from the date of commencement of said illness, and such proofs as may be required by the company, are conditions precedent to a recovery hereunder. Proofs of claims hereunder must be furnished the company within ten days of termination of the disability, or, if such disability is in excess of the maximum period of time named herein, such proofs must be furnished the company within ten days of the termination of said maximum period of time, as further conditions precedent to recovery hereunder.

It is further provided that no indemnity shall accrue hereunder for any illness commencing subsequent to any default in the payment of premiums as provided by the application herefor, and previous to any reinstatement of this insurance which may subsequently be effected.

Any unpaid portion of the yearly premium may be deducted, whether due or not, from any claim hereunder.

In witness whereof, The Continental Casualty Company has caused these presents to be signed by its president and secretary; but the same shall not be binding upon the company unless countersigned by the policy writer and delivered at the general office of the company, in the City of Chicago, State of Illinois.

Countersigned.....policy writer, at 12 o'clock noon standard time, February 1. 1903.

SPECIFIC HEALTH SUPPLEMENTARY AGREEMENT.

The Continental Casualty Company, hereby agrees, that if the insured shall sustain a total loss of time by reason of illness from typhoid fever, remittent fever, intermittent fever, typhus fever, scarlet fever, yellow fever, tetanus, mumps, varicella, small pox, varioloid, diphtheria, enteritis, cholera morbus, pyemia, colitis, typhlitis, pneumonia, pleurisy, peritonitis, anthrax, epilepsy, locomotor ataxia, nephritis, scarlatina, erysipelas, appendicitis, apoplexy, diabetes, lipoma, sarcoma, osteoma, epithelioma, boils, gravel, cancer, measles, Asiatic cholera, acute meningitis or cerebro spinal meningitis, and any of said diseases shall, independently of all other causes, continuously and wholly disable and prevent the insured from performing any and every kind of duty pertaining to his occupation, the company will pay the insured a weekly indemnity of $25 during the continuance of such disability, while continuously confined to the house, and under the care of a regular physician, for a period not exceeding twenty-six (26) consecutive weeks, provided said disease is contracted not less than fifteen (15) days after the date hereof.

It is also agreed, that if the insured shall contract during the term of this agreement any of said diseases which shall not result in death, but which shall result, independently of all other causes, within one year from date of this insurance or any renewal thereof, in the irrecoverable loss of the entire sight of both eyes, or in permanent paralysis, whereby the insured shall lose the entire use of both hands or both feet, or of one hand and one foot, and on account of either of said conditions be permanently unable to engage in any work or occupation for profit or wages, the company will pay, upon the filing at the general office of the company in Chicago, of satisfactory proofs of the continuance of twenty-six (26) consecutive weeks of such blindness or paralysis, the weekly indemnity before specified for a period not to exceed one hundred and four (104) weeks, dating from beginning of said disability.

In the event of the insured's death in consequence of illness caused solely by any of the above mentioned diseases, the company's liability shall not exceed the amount of weekly indemnity due the insured at the time of death.

A written notice of any illness on which claim may be based, received by the company *in Chicago within ten* days from the date of the commencement of said illness, *and such preliminary* and final proofs as may be required by the company, are condi-

tions precedent to a recovery hereunder. Final proofs of claim hereunder must be furnished the company within ten days of the termination of the disability or, if such disability is in excess of the maximum period of time named herein, such proofs must be furnished the company within ten days of the termination of said maximum period of time.

This supplementary agreement, attached to policy No. , forms a part thereof and is subject to the warranties and agreements contained in the application for, and the conditions of said policy, and it is provided that this insurance does not cover any disability occasioned by or resulting from a surgical operation, unless the same is made necessary by one of the above specified diseases and takes place within ninety (90) days from the beginning thereof, nor disability occasioned by or resulting from voluntary or unnecessary exposure to contagious or infectious diseases.

It is further provided that no indemnity shall accrue hereunder for any illness commencing subsequent to any default in the payment of premiums as provided by the application herefor, and within fifteen days after any reinstatement of this insurance which may subsequently be effected; and it is also provided that if the insured carries health or sick benefit insurance in excess of the money value of his time, this company shall be liable only for such proportion of said money value as the weekly benefit herein is of the total indemnity insurance so carried.

Any unpaid portion of the yearly premium may be deducted, whether due or not, from any claim hereunder.

INDUSTRIAL DEPARTMENT.

A policy fee of $5 is payable when the policy is issued and pays for the policy and the insurance for the current month. Insurance against accident takes effect immediately upon issuance of the policy; insurance against illness takes effect at the expiration of sixty days.

Men between ages 18 and 50 are taken at schedule rates and ages 51 to 60 at 50 per cent over schedule rates.

Two forms of policy are issued, "special" and "ordinary," the only difference between the two being that the "special" pays for the first week of illness, which the "ordinary" does not.

REINSTATEMENT.—Policies in arrears can be reinstated upon payment of the premium and a small fee.

TABLE OF RATES AND BENEFITS.

CLASSIFICATION A.

Monthly Accident Indemnity.	Monthly Sick Indemnity.	Accidental Death or loss of any two Limbs or Eyes.	Loss of one Limb.	Cost per Month Ordinary Policy.	Cost per Month Special Policy.
$	$	$	$	$	$
60.	40.	600.	300.	1.00	1.50
60.	50.	600.	300.	1.15	1.75
70.	50.	700.	350.	1.30	1.90
70.	60.	700.	350.	1.50	2.00
80.	50.	800.	400.	1.50	2.00
80.	60.	800.	400.	1.75	2.25
90.	60.	900.	450.	1.90	2.40
100.	60.	1000.	500.	2.00	2.50

CLASSIFICATION B.

Monthly Accident Indemnity.	Monthly Sick Indemnity.	Accidental Death or loss of any two Limbs or Eyes.	Loss of one Limb.	Cost per Month Ordinary Policy.	Cost per Month Special Policy.
$	$	$	$	$	$
50.	40.	500.	250.	1.00	1.50
60.	40.	600.	300.	1.25	1.75
60.	50.	600.	300.	1.35	2.00
70.	50.	700.	350.	1.50	2.00
70.	60.	700.	350.	1.75	2.25
80.	50.	800.	400.	1.75	2.25
80.	60.	800.	400.	2.00	2.50
90.	60.	900.	450.	2.25	2.75

CLASSIFICATION C.

$	$	$	$	$	$
40.	35.	400.	200.	1.00	1.50
40.	40.	400.	200.	1.10	1.60
50.	40.	500.	250.	1.25	1.75
50.	50.	500.	250.	1.50	2.00
60.	40.	600.	300.	1.50	2.00
60.	50.	600.	300.	1.75	2.25
70.	50.	700.	350.	2.00	2.50

CLASSIFICATION XC.

$	$	$	$	$	$
35.	35.	300.	150.	1.00	1.50
40.	35.	400.	200.	1.20	1.60
40.	40.	400.	200.	1.25	1.75
50.	40.	500.	250.	1.50	2.00
60.	40.	600.	300.	1.75	2.25
60.	50.	600.	300.	2.00	2.50

TABLE OF RATES AND BENEFITS—*Continued.*

CLASSIFICATION D.

Monthly Accident Indemnity.	Monthly Sick Indemnity.	Accidental Death or loss of any two Limbs or Eyes.	Loss of one Limb.	Cost per Month Ordinary Policy.	Cost per Month Special Policy.
$	$	$	$	$	$
30.	30.	300.	150.	1.00	1.25
35.	35.	300.	150.	1.25	1.75
40.	35.	400.	200.	1.40	1.80
40.	40.	400.	200.	1.50	2.00
50.	40.	500.	250.	1.75	2.25
60.	40.	600.	300.	2.00	2.50

CLASSIFICATION XD.

Monthly Accident Indemnity.	Monthly Sick Indemnity.	Accidental Death or loss of any two Limbs or Eyes.	Loss of one Limb.	Cost per Month Ordinary Policy.	Cost per Month Special Policy.
$	$	$	$	$	$
25.	30.	200.	100.	1.00	1.25
30.	30.	300.	150.	1.25	1.50
35.	35.	300.	150.	1.50	2.00
40.	35.	400.	200.	1.75	2.25
40.	40.	400.	200.	2.00	2.50

CLASSIFICATION E.

Monthly Accident Indemnity.	Monthly Sick Indemnity.	Accidental Death or loss of any two Limbs or Eyes.	Loss of one Limb.	Cost per Month Ordinary Policy.	Cost per Month Special Policy.
$	$	$	$	$	$
20.	20.	200.	100.	1.00	1.25
25.	25.	200.	100.	1.25	1.50
30.	30.	300.	150.	1.50	1.75
35.	35.	300.	150.	1.75	2.25
40.	35.	400.	200.	1.90	2.40
40.	40.	400.	200.	2.00	2.50
50.	40.	500.	250.	2.50	3.00
50.	50.	500.	250.	2.75	3.25
60.	50.	600.	300.	3.00	3.50
70.	50.	700.	350.	3.50	4.00

CLASSIFICATION XE.

Monthly Accident Indemnity.	Monthly Sick Indemnity.	Accidental Death or loss of any two Limbs or Eyes.	Loss of one Limb.	Cost per Month Ordinary Policy.	Cost per Month Special Policy.
$	$	$	$	$	$
25.	30.	100.	50.	1.00	1.25
30.	30.	100.	50.	1.25	1.50
35.	35.	100.	50.	1.50	2.00
40.	35.	100.	50.	1.75	2.25
40.	40.	100.	50.	2.00	2.50

CLASSIFICATION F.

Monthly Accident Indemnity.	Monthly Sick Indemnity.	Accidental Death or loss of any two Limbs or Eyes.	Loss of one Limb.	Cost per Month Ordinary Policy.	Cost per Month Special Policy.
$	$	$	$	$	$
20.	30.	100.	50.	1.00	1.25
25.	30.	100.	50.	1.25	1.50
30.	30.	100.	50.	1.50	1.75
35.	35.	100.	50.	1.75	2.25
40.	35.	100.	50.	2.00	2.50
40.	40.	100.	50.	2.25	2.75

CLASSIFICATION FF.

Monthly Accident Indemnity.	Monthly Sick Indemnity.	Accidental Death or loss of any two Limbs or Eyes.	Loss of one Limb.	Cost per Month Ordinary Policy.	Cost per Month Special Policy.
$	$	$	$	$	$
15.	15.	100.	50.	1.00	1.25
20.	20.	100.	50.	1.50	1.75
25.	25.	100.	50.	2.00	2.25
30.	30.	100.	50.	2.50	2.75
35.	35.	100.	50.	3.00	3.50
40.	40.	100.	50.	3.50	4.00

To find rates on men between 50 and 60 years of age add fifty per cent (one-half) to the above rates.

THE POLICY FORM.—"ORDINARY," CLASS A.

PRINCIPAL SUM, $1000. MONTHLY ACCIDENT INDEMNITY, $100.
MONTHLY PREMIUM, $2. MONTHLY ILLNESS INDEMNITY, $60.

COMBINATION ACCIDENT AND HEALTH.

The Continental Casualty Company, Chicago, Illinois (hereinafter called the company), in consideration of the warranties and agreements contained in the application herefor, the payment of the policy fee, and the further payment of premium as in said application provided, does on this first day of March, 1905, hereby insure

James Watts (hereinafter called the insured), in Class A of the company, as an accountant, in the principal sum of $1000, with accident indemnity at the rate of $100 per month and sickness indemnity at the rate of $60 per month, and subject to the conditions of this policy promises to pay to the insured or to his beneficiary, Jane Watts, his wife, the respective indemnities hereinafter provided for loss resulting from accident or sickness.

Part I. (ACCIDENT INDEMNITIES.)—In the event that the insured while this policy is in force shall receive personal bodily injury which is effected directly and independently

of all other causes through external, violent and purely accidental means and which causes at once total and continuous inability to engage in any labor or occupation, the company will pay: A. For loss of life which results necessarily and solely from such injury and occurs within ninety days thereof, said principal sum. B. For loss of both hands, or for loss of both feet, or for loss of one hand and one foot (all by complete severance at or above the wrist or ankle) or for the irrecoverable loss of the entire sight of both eyes, all if the loss results necessarily and solely from such injury and occurs within ninety days thereof, said principal sum. C. For loss of either hand or for loss of either foot by complete severance at or above the wrist or ankle, if the loss results necessarily and solely from such injury and occurs within ninety days thereof, one-half of said principal sum. D. For the irrecoverable loss of the entire sight of one eye, which results necessarily and solely from such injury and occurs within ninety days thereof, one-third of said principal sum. E. For total loss of time actually and necessarily resulting solely from such injury and for a period not exceeding twenty-four months, said accident indemnity. F. For partial loss of time actually and necessarily resulting solely from such injury and for such period not exceeding six months as the insured shall be wholly and continuously disabled and prevented from performing one or more of his important daily duties; provided, however, that such partial loss of time shall follow at once after such injury or at once after a period of total loss of time as before described and that the combined period of total and partial loss of time for which indemnity shall be paid as the result of any one accident shall not exceed twenty-four months, two-fifths of said accident indemnity. Any indemnity payable under paragraphs A, B, C or D of this part shall be in lieu of all other indemnity and no indemnity shall be payable under paragraphs E or F of this part for any loss covered by said paragraphs A, B, C or D. Disability or loss resulting wholly or in part, directly or indirectly, from sunstroke, freezing, carbuncles, boils, felons, abscesses, ulcers, blood poison or contact with poisonous or infectious substances, is classified as illness and covered only under Part III. of this policy, the original cause of such disability or loss notwithstanding.

Part II. (DOUBLE INDEMNITY.)—If injury as above described is sustained by the insured while he is riding (1) as a passenger within the enclosed part of any railway passenger car provided for the exclusive use of passengers and propelled by steam, cable, compressed air or electricity; or (2) as a passenger on board a steam vessel licensed for the regular transportation of passengers; and such injury shall be due directly to or in consequence of the wrecking of such car or vessel, then the company will pay double the indemnity otherwise payable under part I of this policy.

Part III. (SICKNESS INDEMNITIES.)—In the event that the insured shall suffer from any bodily sickness or disease which is contracted and begins after this policy has been maintained in continuous force, and without default in the payment of premium, for sixty consecutive days, the company will pay for loss of time actually and necessarily resulting from such sickness as follows: G. For such period after the first week thereof and not exceeding six months, as the insured by reason of such sickness shall be necessarily and continuously confined within the house and therein be regularly visited by a legally qualified physician, said sickness indemnity. H. For such period not exceeding two months, as the insured by reason of a non-confining sickness or by reason of convalescence from a confining sickness, shall be wholly and continuously disabled from engaging in any labor or occupation and be under the regular care of a legally qualified physician, although not confined within the house; provided, however, that the combined period for which indemnity is payable under paragraphs G and H hereof shall not exceed six months as a result of any one sickness, one-fifth said sickness indemnity.

Part IV.—(SPECIAL INDEMNITIES.)—In any of the losses covered by this policy (1) where the injury results wholly or in part from voluntary exposure to unnecessary danger or obvious risk of injury, or from the intentional act of the insured or of any other person (assaults committed upon the insured for the sole purpose of burglary or robbery excepted), or from any disease or bodily infirmity of the insured; or (2) where the injury results from or is received while violating the law, or violating the rules of a public carrier affecting the safety of its passengers or the public, or while evading arrest; or (3) whether the injury or the loss results, wholly or in part, from any poison, vapor or gas, or from rioting or strikes; or (4) where the injury is sustained while the insured is suffering from disease or sickness, or is insane, or is under the influence of any intoxicant, narcotic or anæsthetic; or (5) where the injury makes no visible contusion or wound on the exterior of the body of the insured (except in case of drowning); or (6) where the loss is occasioned or contributed to in any way by tuberculosis, rheumatism, paralysis, orchitis, neuritis, hernia, lumbago, lame back, strains, sciatica, vaccination, any venereal disease, surgical operation for any chronic ailment, dementia or insanity; then in all cases referred to in this Part IV. the amount payable shall be one-fifth of the amount which otherwise would be payable under this policy, anything in this policy to the contrary notwithstanding, and subject otherwise to all the conditions in this policy contained.

Part V. (TEN PER CENT INCREASE.)—The indemnity hereinbefore provided in Parts I. and III. hereof shall be increased ten per cent on any claim arising after this policy shall have been in continuous force, without default in the payment of premium, for one year immediately preceding; or, on any claim arising hereunder if the premium hereon has been paid annually in advance.

Part VI. (NON-FORFEITABLE PROVISION.)—If the insured is injured or contracts disease after having changed his occupation to one classified by the company as more hazardous than that herein stated, or while doing any act or thing pertaining to any occupation so classified by the company, the company's liability shall be only for such proportion of the indemnity herein provided as the premium paid by him will purchase at the rates and within the limit fixed by the company for such more hazardous occupation.

Part VII. (INDEMNITY PAYMENTS.)—Indemnity for loss of life is payable to the bene-

ficiary hereinbefore named, if surviving; otherwise to the estate of the insured. All other indemnities are payable to the insured. Not more than one of the indemnities specified in paragraphs A, B, C or D of part I will be paid under this policy, and all indemnity for loss of time shall terminate upon the death of the insured.

Part VIII. (NOTICE AND PROOF.)—Written notice of claim must be given by the insured, or by the beneficiary, to the company at its office from which this policy is issued, and be received there within ten days from the date of the accident or the commencement of the sickness causing the loss for which claim is made. Failure on the part of the insured or beneficiary to comply strictly with the above notice requirement shall limit the liability of the company to one-fifth the amount which would otherwise be payable under this policy. Affirmative proof of any injury, fatal or non-fatal, or of any sickness for which claim is made, must be furnished to the company at its said office on and in accordance with its forms, in case of loss of time within thirty days after the termination of the period for which the company is liable, and in case of any other loss within thirty days after such loss, and in the event of claim based upon injury such affirmative proof must establish the fact that such injury was caused solely by external, violent and purely accidental means. Forms may be had upon written request to the said office of the company.

Part IX. (MISCELLANEOUS.)—The application herefor is hereby made a part hereof. Strict compliance on the part of the insured and beneficiary with all the provisions of this policy is a condition precedent to recovery hereunder, and any failure in this respect shall forfeit to the company all right to any indemnity.

The issue of this policy cancels any policy previously issued by the company to the insured. The company may cancel this policy at any time, without prejudice to the rights of the insured to any claim then pending, by mailing notice of cancellation to the insured's address, as it appears on the records of the company, with its check for the unearned part, if any, of the premium.

No claim for indemnity for loss of time in excess of the usual salary or income of the insured for the same length of time shall be valid. Indemnity will be paid for injury or sickness only for the time the insured is under the professional care and regular attendance of a legally qualified physician or surgeon. If the insured is disabled by injury or illness for more than thirty days, he or his representative must furnish the company every thirty days with a report from his attending physician or surgeon fully stating the condition of the insured.

Monthly premiums may be deducted at the option of the company from any payment of indemnity for loss of time at the rate of one monthly premium for each ten dollars, or fraction thereof, of indemnity paid.

The company shall have the right and opportunity to examine the insured's person or body in case of injury when and so often as it may require, and also in case of death the right and opportunity to perform autopsy on the body of the insured, as it may deem necessary.

The insurance under this policy shall not cover any person under the age of eighteen or over the age of sixty years.

No proceeding in law or equity shall be brought against this company for recovery of indemnity under this policy until after three months from the expiration of the time named herein for filing proofs, nor shall the same be brought at all unless commenced within three months after right of action accrues in accordance with this paragraph.

No agent has authority to change this policy or waive any of its provisions, and any notice to or from any agent, or any knowledge by him, shall not be held to effect a change or a waiver of anything herein, nor shall such notice or knowledge release the insured or beneficiary from a strict compliance with the provisions of this policy.

No assignment, renewal or change in this policy, and no waiver or any of its provisions, definitions or limits shall be valid unless agreed to in writing by the president or secretary of this company and endorsed hereon. Consent of the beneficiary shall not be requisite to surrender or assignment of this policy or to change of beneficiary.

All premiums hereon must be paid either at the office of the company from which this policy is issued or to a person designated in writing by the company to receive them, and if paid otherwise such payment shall not be binding upon the company.

This policy takes effect upon its delivery to the insured while in good health and free from injury and continues in effect as long as the premium shall be paid as agreed in the application herefor, unless it be sooner terminated in accordance with its terms. If any installment of premium shall not be paid when due in accordance with the terms of the said application, its subsequent acceptance shall be optional with the company, and if accepted the policy shall be reinstated thereby to date from twelve o'clock noon of the day following its acceptance, and neither the insured nor the beneficiary shall be entitled to recover indemnity for any loss resulting from injury incurred subsequent to default and prior to date of reinstatement as herein provided, nor for any loss resulting from sickness contracted or commencing before the expiration of thirty days after such date of reinstatement.

In witness whereof, the Continental Casualty Company has caused these presents to be signed by its president and secretary; but the same shall not be binding upon the company unless countersigned by its policy writer.

WARRANTIES IN APPLICATION.

I hereby apply for insurance in the Continental Casualty Company (Incorporated by the State of Indiana as a stock company, "Old line plan"), based upon the following statements, and I agree that any failure on the part of myself, my heirs, legal representatives or beneficiary to comply with the provisions, conditions and agreements of this application, or of any policy issued hereon, shall terminate the insurance and forfeit to the company all claims thereunder.

Except as herein stated, I have not had nor am I now suffering from cerebro-spinal meningitis, paralysis, erysipelas, appendicitis, diabetes, peritonitis, bronchitis, tetanus, pleurisy, pneumonia, varicose veins, ulcers, fits, locomotor ataxia, or any disease of the spine nor rheumatism, lumbago, hernia, nor any chronic or periodic mental or physical ailment or disease; nor have I in contemplation any special journey or hazardous undertaking, nor have I ever claimed or received any accident or health insurance benefits. My habits of life are correct and temperate, and I am not now a policyholder of this company.

I understand and agree that I have made each of the above statements as a material representation to induce the issue of a policy for which I have made this application, and to that end I warrant each of them to be full, complete and true, and declare that no statements made by me to the agent of said company, and that all statements made to him are embodied herein. I agree to notify the company at once in writing in case I apply for any additional accident or health insurance. I expressly waive all provisions of law forbidding any physician who has attended me, or who may attend me hereafter, from disclosing all information which he thereby acquired.

I agree to pay in advance and without notice a monthly premium of $..... for my said policy, the first monthly premium to be paid on or before the first day of .....190.., and one monthly premium to be paid on or before the first day of each month thereafter, and all to be paid to the company at its office from which my policy shall be issued, or elsewhere as may be directed by the company in writing.

I further agree that if any payment be not made by 12 o'clock noon, standard time, of the day when due, as above specified, all my rights under said policy and the rights of the beneficiary thereunder shall then and thereby become void, and that my policy can be reinstated only at the option of the company and by tendering payment of the overdue premium at the said office of the company, and that if such tender is accepted the reinstatement effected thereby shall be from 12 o'clock noon of the day next following such acceptance and for the balance of the calendar month in which accepted.

I understand and agree: (1) That the insurance hereby applied for will, under no circumstances be in force until the payment in advance of the policy fee and delivery of the policy to me during my lifetime and while I am in good health and free from all injury. (2) That I am not entitled to indemnity for any illness or disease, or any recurrence of disability resulting from any illness or disease originating or existing prior to the expiration of sixty days after the date of the issue of said policy, or the expiration of thirty days after any reinstatement thereof. (3) That the agents and solicitors of this company are not authorized to extend credits, or waive, extend or change any of the terms, conditions, or provisions of this application, or of the policy to be issued to me.

"SPECIAL" POLICY AGREEMENT.

With Mr. James Watts insured under its policy No..... to which this rider is attached.

It is hereby agreed that the insured shall, subject to all the terms, conditions and provisions of said policy, in the event of disability covered by part numbered "three" of said policy, be entitled to indemnity for the first week of such illness. *In witness whereof* the Continental Casualty Company has caused this agreement to be signed by the president and secretary, but same shall not be valid until countersigned and dated by its policy writer.

WARRANTIES IN APPLICATION, PERFECTION POLICY.

I hereby apply for an insurance policy of the Continental Casualty Company, to be based upon the following statements, and I agree that any failure on the part of myself, my heirs, legal representatives or beneficiary to comply with the provisions, conditions and agreements of this application and of any policy issued hereon, shall work a forfeiture of the policy and all claims thereunder.

I understand and agree that I have made each of the above statements as a material representation to induce the issue of a policy for which I have made this application, and to that end I warrant each of them to be full, complete and true, and declare that no statement contradictory thereto was made by me to the agent of said company, and that all statements made to him are embodied herein. I agree to notify the company at once in writing in case I apply for any additional accident or health insurance. I expressly waive all provisions of law forbidding any physician who has attended me, or who may attend me hereafter, from disclosing all information which he thereby acquired.

I agree to pay the annual premium of $ on or before 190 , or to pay it in instalments of $ each, the first instalment on said date and the remaining instalments on the same day of the month thereafter, and to make all payments at the general office of the company, in Chicago, or to a duly authorized local treasurer of the company. I further agree that if any payment be not made by 12 o'clock noon, standard time, of the day when due, as above specified, all my rights under said policy, and the rights of the beneficiary thereunder, shall then and thereby become void, and that my policy can be reinstated only by tendering payment at the company's general office in Chicago, and if accepted, the reinstatement shall take effect from and after the receipt of such payment, and no claim for loss arising between the dates of such forfeiture and reinstatement shall be good against the company.

I understand that the agents and solicitors of this company are not authorized to extend credits, or waive, extend or change any of the terms, conditions or provisions printed herein. I understand and agree that this proposed insurance shall not take effect until this application has been accepted by the company, and the policy issued.

Employers Liability Assurance Corporation,

LONDON, ENG.

Commenced Business 1880. U. S. Office, Boston, Mass.

SAMUEL APPLETON, Manager and Attorney.

The Employers Liability issues accident policies under ten classifications of risks, the premium rates for three of which are given below, viz.: Select, Preferred and Ordinary.

ANNUAL PREMIUMS FOR REGULAR A FORM POLICY.

For Combination Policies add $1 for each $1000 and $5.

BENEFITS.	CLASSIFICATION.			BENEFITS.	CLASSIFICATION.		
	Select.	Preferred.	Ordinary.		Select.	Preferred.	Ordinary.
	$	$	$		$	$	$
$500 and $2.50	2.25	2.50	3.75	$3000 and $5.00	10.00	11.00	16.50
" 3.00	2.50	3.00	4.50	" 6.00	10.20	11.50	17.00
" 4.00	3.25	3.62	5.44	" 7.50	10.50	12.00	18.00
" 5.00	4.00	4.25	6.37	" 10.00	11.00	13.00	19.50
" 7.50	5.50	6.00	9.00	" 12.50	11.50	14.00	21.00
" 10.00	7.00	7.75	11.62	" 15.00	12.00	15.00	22.50
				" 17.50	13.50	16.75	25.12
$1000 and $2.50	3.25	4.00	6.00	" 20.00	15.00	18.50	27.75
" 3.00	3.50	4.20	6.30	" 22.50	16.50	20.25	30.38
" 4.00	3.75	4.60	6.90	" 25.00	18.00	22.00	33.00
" 5.00	4.00	5.00	7.50				
" 7.50	5.50	6.75	10.12	$3500 and 5.00	11.50	12.50	18.75
" 10.00	7.00	8.50	12.75	" 7.50	12.00	13.50	20.25
" 12.50	8.50	10.25	15.37	" 10.00	12.50	14.50	21.75
" 15.00	10.00	12.00	18.00	" 12.50	13.00	15.50	23.25
				" 15.00	13.50	16.50	24.75
$1500 and $3.00	5.35	5.70	8.55	" 17.50	14.00	17.50	26.25
" 4.00	5.55	6.10	9.15	" 20.00	15.50	19.25	28.88
" 5.00	5.75	6.50	9.75	" 25.00	18.50	22.75	34.12
" 7.50	6.00	7.50	11.25				
" 10.00	7.50	9.25	13.88	$4000 and $5.00	13.00	14.00	21.00
" 12.50	9.00	11.00	16.50	" 7.50	13.50	15.00	22.50
" 15.00	10.50	12.75	19.12	" 10.00	14.00	16.00	24.00
" 17.50	12.00	14.50	21.75	" 12.50	14.50	17.00	25.50
				" 15.00	15.00	18.00	27.00
$2000 and $4.00	6.80	7.60	11.40	" 17.50	15.50	19.00	28.50
" 5.00	7.00	8.00	12.00	" 20.00	16.00	20.00	30.00
" 7.50	7.50	9.00	13.50	" 25.00	19.00	23.50	35.25
" 10.00	8.00	10.00	15.00				
" 12.50	9.50	11.75	17.62	$4500 and $5.00	14.75	15.50	23.25
" 15.00	11.00	13.50	20.25	" 7.50	15.25	16.50	24.75
" 17.50	12.50	15.25	22.88	" 10.00	15.75	17.50	26.25
" 20.00	14.00	17.00	25.50	" 12.50	16.25	18.50	27.75
				" 15.00	16.75	19.50	29.25
$2500 and $5.00	8.50	9.50	14.25	" 17.50	17.25	20.50	30.75
" 7.50	9.00	10.50	15.75	" 20.00	17.75	21.50	32.25
" 10.00	9.50	11.50	17.25	" 25.00	19.50	24.25	36.37
" 12.50	10.00	12.50	18.75				
" 15.00	11.50	14.25	21.38	$5000 and $5.00	16.50	17.00	25.50
" 17.50	13.00	16.00	24.00	" 7.50	17.00	18.00	27.00
" 20 00	14.50	17.75	26.62	" 10.00	17.50	19.00	28.50
" 22.50	16.00	19.50	29.25	" 12.50	18.00	20.00	30.00
" 25.00	17.00	21.25	31.88	" 15.00	18.50	21.00	31.50
				" 17.50	19.00	22.00	33.00
				" 20.00	19.50	23.00	34.50
				" 25.00	20.00	25.00	37.50

DEATH ONLY.				TEMPORARY, TOTAL AND PARTIAL DISABLEMENT ONLY. (Weekly Indemnity.)		
	ANNUAL PREMIUMS.				ANNUAL PREMIUM.	
NT PAYABLE DEATH.	Select.	Preferred.	Ordinary.	WEEKLY INDEMNITY DURING TEMPORARY TOTAL DISABLEMENT.	Select and Preferred.	Ordinary.
	$	$	$		$	$
.....	2.50	3.00	4.50	$5.00.....	$3.50	$5.25
.....	3.75	4.50	6.75	7.50.....	5.25	7.88
.....	5.00	6.00	9.00	10.00.....	7.00	10.50
.....	6.25	7.50	11.25	12.50.....	8.75	13.12
.....	7.50	9.00	13.50	15.00.....	10.50	15.75
.....	8.75	10.50	15.75	17.50.....	12.25	18.38
.....	10.00	12.00	18.50	20.00.....	14.00	21.00
.....	11.25	13.00	20.25	22.50.....	15.75	23.62
.....	12.50	15.00	22.50	25.00.....	17.50	26.25
				Partial Disablement paid up to 50 per cent of above amounts.		

IDENT POLICIES ISSUED.—Policy Form A is known as the straight or regular accicolicy, which pays like sums for all kinds of accidents covered under the policy. mulative death benefit of five per cent for each full year's renewal.

mbination Accident Policy Form K pays for ordinary accidents the same as the r accident policy, Form A, and double benefits for travel and elevator accidents. mulative death benefit of five per cent for each full year's renewal.

mbination accident Policy (fixed indemnity) Form B is known as the "Business Policy," paying a fixed sum for a large number of specific injuries, such as fractures, ations, etc. This policy also pays one-twentieth of the regular benefits for many of accidents excluded under Policy Form A. The combination clause in this pays double benefits for travel accidents in its broadest sense; namely, while in or upon a public conveyance with no restriction as to motive power. Accumudeath benefit of five per cent for each full year's renewal.

mbination Accident Policy (unconditional) Form U, pays full benefits for accidents ry description. The combination clause on this policy pays double benefits for nts occurring in a burning building, as well as for travel and elevator accidents. mulative death benefit of five per cent for each full year's renewal.

mbination Accident Policy Form R covers every accident and is sold at same rates icy K. Beneficiary receives the full principal sum for travel, elevator or burning ng accidents.

nprehensive Disability Policy Form D covers every accident and illness, accident is same as in Form R. Rate for select risks, $12 per $1000 principal sum and $25 y indemnity.

GE LIMIT—Eighteen to sixty-five; death indemnity to seventy.

AXIMUM INDEMNITY—Death, $20,000; weekly, $100.

POLICY FORM.

(UNCONDITIONAL COMBINATION ACCIDENT, FORM U.)

UAL PREMIUM SELECT, $25. WEEKLY INDEMNITY, $25–$50. PRINCIPAL SUM, $5000–$10,000.

ie Employers Liability Assurance Corporation, of London, and, in consideration of the warranties hereinafter set forth, of twenty-five dollars, does hereby insure George Kyle, of h Amboy, N. J., engaged in the occupation of an Auditor under ification select for the term of twelve months from noon, lard time, of the first day of April, 1906, against bodily in-

juries, effected directly and independently of all other causes, through external, violent and accidental means, during the period covered by this policy, subject and according to the agreements and conditions herein contained, in the principal sum of five thousand dollars:

A. If such injuries shall within ninety days be the direct cause of the death of the assured, the corporation will pay the said principal sum to Anna Kyle, his wife, if surviving, or in event of her prior death, to the legal representatives of the assured. Each consecutive full year's renewal of this policy shall add five per cent to the principal sum payable under this clause, but such additions shall never exceed fifty per cent of the original death benefit.

B. If such injuries within ninety days result in the loss by actual separation, of two entire hands, or two entire feet, or of one entire hand and one entire foot, or in the permanent loss of the entire sight of both eyes, the corporation will pay the principal sum aforesaid.

C. If such injuries within ninety days result in the loss by actual separation, of one entire hand or one entire foot, or in the permanent loss of the entire sight of one eye, the corporation will pay the sum of three hundred and forty dollars for each one thousand dollars of the principal sum aforesaid, on the surrender of this policy.

D. If such injuries shall not be fatal and are not as described in clause B or C, but shall result in the assured being immediately, continuously and wholly disabled and he shall thereby be prevented from transacting any and every kind of business pertaining to his occupation, then so long as the assured shall be so disabled not exceeding two hundred consecutive weeks in respect of any one accident, the corporation will pay the sum of twenty-five dollars per week.

E. If such injuries shall not be fatal and are not as described in clause B or C, but the same shall immediately (or immediately following total disability) disable and prevent the assured from performing some one or more necessary important duty or duties pertaining to the occupation above given, the corporation will pay a weekly indemnity not exceeding seventy-five per cent maximum, nor less than twenty-five per cent minimum, of the sum stipulated in clause D, during the continuance of such partial disablement, for not exceeding twenty-six consecutive weeks from the date of the commencement of such partial disablement, the amount of such indemnity to be determined by the corporation, based upon the nature and severity of the injury and the consequent degree of disablement; provided, that where such partial disablement shall follow a period of total disablement, the indemnity for total and partial disablement shall in no event be paid for a period exceeding two hundred weeks from the date of the injury.

F. If such injuries are sustained while riding as a passenger in or upon a public conveyance propelled by steam, compressed air, electricity or cable, or while being a passenger within an elevator car provided for passenger service only, or in consequence of the burning of a building while the assured is therein as owner, guest, tenant or employee, then the amount payable under clause A, B, D or E shall be doubled, or if such injuries so sustained within ninety days result in the loss by actual separation, of one entire hand or one entire foot, the principal sum aforesaid, on the surrender of this policy, provided that no payment so made for weekly indemnity shall be in excess of the money value of the assured's time.

G. If sunstroke, freezing, septicæmia, hydrophobia, or the involuntary and unconscious inhalation of gas or other poisonous vapor shall result in the death of the assured within ninety days from date of exposure or infection, independently of all other causes, the corporation will pay one-half of the principal sum aforesaid to the beneficiary above named, or in event of prior death to the legal representatives of the assured.

H. In the event of the death of the assured due to suicide, sane or insane, the corporation will pay the sum of one hundred dollars for each one thousand dollars of the principal sum aforesaid, on the surrender of this policy, anything to the contrary in this policy notwithstanding.

I. Under clause A, B, C or G indemnity is payable only when the injuries or disablement are sustained within the civilized parts of the globe; and under clause D, E or F within countries governed by Americans or Europeans, being civilized parts of the globe, between the 60th degree of North latitude and the 40th degree of South latitude, and also within Japan and the treaty ports of China, including in any case travel only by regular passenger or mail lines.

J. Loss of limb, hearing or eyesight shall immediately terminate this insurance. In such case the unearned premium *pro rata* will be returned to the assured upon demand.

K. The corporation may cancel this policy by mailing notice of cancellation to the assured's address as given herein, with the corporation's check for the unearned part, if any, of the premium.

L. If the assured is injured after having changed his occupation to one classified by this corporation as more hazardous than that herein stated, or is injured while doing any act or thing pertaining to any more hazardous occupation, the corporation's liability shall be only for such proportion of this insurance under clauses A, B, C, D or E, as the premium paid by him will purchase at the rate fixed by this corporation for such more hazardous occupation. No claim under this policy for weekly indemnity in excess of the money value of the assured's time shall be valid. If the assured carries accident insurance either in this or in any other company or association, or both, making an aggregate *weekly indemnity* in excess of the money value of his time then (except in the case of a *claim under clauses A, B,* or H) this corporation shall be liable for only such proportion

of this insurance under clauses C, D, E, F, as such money value of his time shall bear to the aggregate of the weekly indemnity of the entire insurance so held by him.

M. Any claim hereunder shall be subject to proof of interest. A copy of any assignment shall be given within thirty days to the corporation, which shall not be responsible for its validity.

N. In the event of any accident within the meaning of this policy happening to the assured, no claim hereunder shall be valid unless written notice containing full name and address of the assured, with full particulars of the accident be given within thirty days of its occurrence to the corporation's manager for the United States at Boston, Massachusetts, or to the agent of the corporation whose name is endorsed hereon, and on demand such certificates by medical practitioners qualified by law and other papers of proof of claim shall be furnished by the assured or his representatives, at his or their own cost as this corporation may reasonably require. Unless affirmative proof of claim is furnished within two months from the time of death or of loss of limb or of sight, or of the termination of disability, no payment shall be made hereunder. No legal proceedings for recovery hereunder shall be brought within three months after the receipt of proof by said manager or said agent, nor at all unless begun within six months from time of death or of loss of limb or of sight, or of the termination of disability.

O. The corporation shall have the right and opportunity to examine the person of the assured when and so often as it requires in case of injury, and also the right and opportunity to make an autopsy in case of death when it so requires.

P. The corporation shall not be liable in all beyond the principal sum hereby insured, except as provided under clauses A and F. The assured or his personal representatives shall not be entitled to receive payment under more than one of the above clauses in respect of any one accident, except that he may be entitled to receive payment under clause E for a period in succession to a period under clause D. On making any payment under clauses A, B, C or G, the corporation shall be entitled to deduct from the sum that would otherwise be payable, any sums previously paid in respect of the same accident under clauses D or E.

Q. The total risk taken by this corporation on any one person under accident policies is limited to twenty thousand dollars, exclusive of any accumulative death benefit payable under clause A of this policy, and one hundred dollars weekly indemnity. Insurance in excess shall be void, and all premiums paid for such excessive insurance shall be returned on demand.

R. No agent has the power to waive or alter any of the conditions of this policy.

In witness whereof, the corporation has caused these presents to be signed by its authorized manager, acting under power of attorney, this first day of April, 1906.

THE COMPREHENSIVE DISABILITY POLICY—FORM D.

PRINCIPAL SUM, $5,000–$10,000. WEEKLY INDEMNITY, $25--$50. ANNUAL PREMIUM, $60.

The Employers Liability Assurance Corporation, Limited, of London, England, in consideration of sixty dollars, and of the warranties in the "Schedule of Warranties," hereinafter contained, does hereby insure the person therein named as the assured for the period therein mentioned against the contingencies specified in the "Schedule of Contingencies and Benefits" for the respective benefits set forth therein, subject to the definitions contained in the "Schedule of Definitions," and to the conditions hereinafter set forth.

1. Death as the direct result of injuries (suicide, sane or insane, not included), twenty-five dollars ($25) per week for the period between the date of receiving the injury and the date of death, not exceeding two hundred consecuive weeks. And in addition, five thousand dollars ($5000); also the cost of transportation of the remains from the place where said death occurred to the place of burial, but not to exceed two hundred and fifty dollars ($250).

2. Death from sunstroke, freezing, hydrophobia or poisoning, five thousand dollars ($5000).

3. Total disability, twenty-five dollars ($25) per week for the period between the date of receiving the injury and the date of total disability, not exceeding two hundred consecutive weeks. And in addition, five thousand dollars ($5000).

4. Partial disability, twenty-five dollars ($25) per week between the date of receiving injury and the date of partial disability, not exceeding two hundred consecutive weeks. And in addition, twenty-five hundred dollars ($2500.)

5. Temporary total disability, twenty-five dollars ($25) per week for the period of disability, not exceeding two hundred consecutive weeks. If the temporary total disability is for less than thirteen weeks payment to be made at the end of the period. If it exceeds that duration, payments to be made at the end of each thirteen weeks during which temporary total disability shall continue, but in either case only after proof, as hereinafter provided.

6. Temporary partial disability, a sum not exceeding $18.75 per week, nor less than $6.25 during the continuance of such temporary partial disability, for not exceeding twenty-six consecutive weeks from the date of the commencement of such temporary

partial disability, the amount of the benefit to be determined by the corporation, based upon the nature and severity of the injury and the consequent degree of disability.

7. Insanity, twenty-five dollars ($25) per week for the period between the date of receiving the injury and the date of insanity, and in addition, five thousand dollars (5000).

8. Paralysis, twenty-five dollars ($25) per week for the period between the date of receiving the injury and the date of paralysis, and in addition, five thousand dollars ($5000).

9. Suicide, sane or insane, five hundred dollars ($500).

10. Contingencies Nos. 1 or 3 occurring to the beneficiary while a passenger, provided only one beneficiary is named in the "Schedule of Warranties," five thousand dollars $5000).

11. Contingency No. 4 occurring to the beneficiary while a passenger, provided only one beneficiary is named in the "Schedule of Warranties," twenty-five hundred dollars ($2500).

12. Illness, twenty-five dollars ($25) per week for the period of actual confinement to the house from illness. If the period of actual confinement to the house be followed by a period in which the assured is not necessarily confined to the house, but is prevented from performing any and every kind of business pertaining to his occupation, two-fifths of the above amount shall be payable. But no benefit on account of any illness provided for under Contingency 12 shall be payable for a period exceeding twenty-six weeks nor on account of any illness contracted while engaged in military or naval service, or contracted or suffered outside of the limits of the United States (not including its possessions beyond the seas), Canada and Europe, or for any illness contracted within fifteen days from noon of the date this policy is issued.

13. Blindness as the result of illness involving the irrecoverable loss of the sight of both eyes and complete inability to engage in any work or occupation of profit, twenty-five hundred dollars ($2500).

14. Detention under quarantine orders by the civil authorities, at home or elsewhere, by reason of which the assured is prevented from performing any and every kind of duty pertaining to his occupation, twenty-five dollars ($25) per week for a period of not exceeding ten consecutive weeks, during which the detention shall continue.

15. Any surgical operation performed upon the assured by a licensed member of any recognized school of medicine within ninety days from the date of accident or commencement of illness, as specified in the "Schedule of Operations" hereinafter contained.

16. Any surgical operation performed upon the beneficiary as the result of injuries received while a passenger, one-half the amount specified in the schedule of operations.

17. Injuries not causing disability, but involving surgical or medical treatment, the physician's or surgeon's bill for said treatment not exceeding twenty-five dollars ($25), provided such bill is rendered within thirty days from the date of the injuries.

DOUBLE INDEMNITIES.—If the injuries to the assured be sustained while a passenger, the benefits enumerated for the Contingencies Nos. 1, 3, 4, 5 and 6 shall be double.

PRIVILEGE OF ELECTION.—If the assured shall sustain an injury as hereinbefore defined, and which is named in the "Schedule of Injuries" hereinafter contained, he may elect to receive the amount of indemnity set opposite to said injury in said schedule in lieu of all other indemnity under this policy, provided written notice of his election is given to the corporation within fourteen days from the date said injury is received, but not more than one amount shall be payable under this article for injuries resulting from one accident.

IDENTIFICATION.—Upon the receipt of the premium for this policy the corporation will place the assured's name on its registration list, and it is agreed that if the assured by reason of injury or illness shall be physically unable to communicate with friends, the corporation, upon receipt of a telegram or other message giving the number of this policy, will immediately transmit to his relatives or friends any information respecting him, and will defray all expenses necessary to put the assured in the care of friends, provided such expense shall not exceed the sum of one hundred dollars)$100).

SCHEDULE OF DEFINITIONS.—The following words in this policy will be strictly interpreted as herein defined:

DEFINITIONS.

INJURIES.—Bodily injuries sustained solely and independently of all other causes through external, violent and accidental means.

DEATH FROM SUNSTROKE, FREEZING, HYDROPHOBIA OR POISONING.—Death independently and exclusively of all other causes from sunstroke, freezing or hydrophobia, accidentally sustained, or from the involuntary and unconscious inhalation of gas or other poisonous vapor, and provided death occurs within ninety days from the date of the exposure or infection.

TOTAL DISABILITY.—The loss by actual separation of two entire hands or two entire feet, or one entire hand and one entire foot, or the permanent loss of the entire sight of both eyes.

PARTIAL DISABILITY.—The loss by actual separation of one entire hand, or one entire foot, or the permanent loss of the entire sight of one eye.

TEMPORARY TOTAL DISABILITY.—Injuries not fatal and neither partial nor total, as described above, but which shall result in the assured being immediately, continuously and wholly disabled and thereby prevented from transacting any and every kind of business pertaining to his occupation.

TEMPORARY PARTIAL DISABILITY.—Injuries not fatal and neither total, partial nor temporary, as described above, but which shall result in the assured being immediately, or immediately following temporary total disability, disabled and prevented from performing some one or more necessary important duty or duties pertaining to his occupation.

ILLNESS.—Any disease except insanity, paralysis or blindness which shall necessarily *confine the assured to the* house for a period of not less than seven consecutive days'

duration, for which he shall be treated by a licensed physician, and which shall prevent the assured during the period of such confinement from attending to any and every kind of duty pertaining to his occupation.

BENEFICIARY.—The person named as beneficiary in the Schedule of Warranties hereinafter contained.

INSANITY.—Irrecoverable insanity as the result of accidental injury not resulting in death, but which independently and exclusively of all other causes directly, independently and continuously disables and prevents the assured from performing any and every kind of duty pertaining to his occupation; and further resulting within six months from the date of the accident, independently and exclusively of all other causes, in the assured becoming irrecoverably insane, and within said period of six months being committed by the proper authorities on account of such insanity to a State hospital for the insane or a duly licensed santitarium or asylum for the insane, and there being continuously confined for a period of not less than two years, and within ten days after the expiration of the said period of two years being declared by competent medical authority, satisfactory to the corporation, to be irrecoverably insane.

PARALYSIS.—Permanent paralysis, the result of accidental injury not resulting in death, but which independently and exclusively of all other causes, directly, immediately and continuously disables and prevents the assured from performing any and every kind of duty pertaining to his occupation, and further resulting within six months from the date of the accident, independently and exclusively of all other causes, in permanent paralysis whereby the assured irrecoverably loses the entire use of both hands or both feet, or one hand and one foot, and by reaseon of said losses becomes continuously unable to engage in any work or profitable occupation for a period of one year from the date of said paralysis, and being within ten days after the expiration of that period declared by competent medical authority, satisfactory to the corporation, to be permanently paralyzed, and to have sustained thereby the loss of the use of his members, as above specified.

PASSENGER.—While riding as a passenger in or upon a public conveyance provided by a common carrier for passenger service, or while riding in a passenger elevator or escalator, or while being in a burning building.

CONDITIONS.

A. If the assured receives injuries fatal or otherwise after having changed his occupation to one classified by the corporation as more hazardous than that stated in the "Schedule of Warranties" hereinafter contained, the corporation's liability shall be only for such proportion of any of the benefits named in this policy as the premium paid by him will purchase at the rate fixed by this corporation for such more hazardous occupation.

B. In the event of the death of the beneficiary prior to the death of the assured, any sum specified as payable to the beneficiary shall be paid to the legal representatives of the assured, except as provided under Contingency 10.

C. No benefit shall be payable on account of any one illness of or any one accident to the assured under more than one contingency of this policy, except the benefits provided for Contingencies 6 and 15.

D. No benefit shall be payable (*a*) on account of illness or injuries unless written notice is given to the corporation's manager for the United States at Boston, Mass., or to the agent of the corporation whose name is endorsed hereon, within thirty days from the date of sustaining any injuries or the commencement of any illness for which claim is to be made, with full particulars thereof and full name and address of assured; (*b*) in excess of $20,000 or $100 weekly indemnity; insurance under policies with this corporation in excess shall be void unless such excess is authorized by endorsement hereon signed by the United States manager of the corporation, and any premium paid for such excess not authorized will be refunded on demand; (*c*) on account of injuries occurring to the beneficiary when under sixteen or over sixty years of age; (*d*) unless affirmative proofs are furnished to the corporation, as follows: Claims on Account of Injuries.—Affirmative proof of death or of total or partial or temporary total or temporary partial disability must be filed with the corporation within two months from the time of such death or total or partial disability, or of the termination of the period of temporary disability for which a claim is made. Affirmative preliminary proof of claims for benefits provided for Contingencies 7 and 8 must be filed with the corporation within two months from the date of the beginning of insanity or paralysis, and affirmative final proof of claims for said benefits must be filed with the corporation within two months from the date of the final examination required regarding said contingencies. Claims on Accoun of Illness.—Affirmative preliminary proof of blindness must be filed with the corporation within two months from the date of the beginning of blindness. Affirmative final proof of blindness must be filed with the corporation within twelve months of the filing of the preliminary proof. Affirmative proof of duration of disability on account of illness or quarantine must be filed with the corporation within two months from the date of the termination of the period of disability for which claim is made. Legal proceedings for recovery hereunder may not be brought before the expiration of three months from the date of filing final proofs with the corporation, nor brought at all unless begun within twelve months from the date required herein for final proofs. The payment of the benefits described for Contingencies 1, 2, 3, 4, 7, 8, 9, 10, 11 and 13 shall terminate this policy.

E. The corporation shall have the right and opportunity to examine the person of the assured or beneficiary, in respect to any alleged injury, disability or cause of death as often and in such manner as it requires, and shall also have the right and opportunity to make an autopsy in case of death.

F. Any claims hereunder shall be subject to proof of interest. Copy of any assignment shall be given within thirty days to the corporation, which shall not be responsible for its validity. Consent of the beneficiary shall not be requisite to a surrender or an *assignment of this policy*, or to a change of beneficiary, or to any change in the policy.

G. The corporation may cancel this policy by mailing notice of cancellation to the assured's address, as given herein, with the corporation's check for the unearned part, if any, of the premium.

H. No agent has the power to waive or alter any of the conditions of this policy.

I. The assured on the acceptance of this policy makes the following statements, which he warrants to be true, and such statements are hereby made part of this contract.

[Schedule of Warranties.]

SCHEDULE OF OPERATIONS.—Appendicitis (see laparotomy), $100. Aneurism (tumor of artery)—ligation, $50. Amputation of foot, hand or forearm, $25; leg or arm, $50; thigh, $100; finger or fingers, $10. Abscess or boil—incision, $5. Bone abscess—trephining, $25. Bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, $50. Carbuncle—incision and treatment, $5. Caries (bone ulcer)—curetting, $15. Dislocations—reduction of shoulder, elbow, hip, knee or ankle, $25; wrist or lower jaw, $15; thumb or fingers, $10. Excision of shoulder, hip or knee joint, $100; elbow, wrist or ankle joint, $50; toe or toes, $25. Eye, ear, nose or throat—any cutting operation, $10 Felon—incision, $5. Fractures—reduction of nose, lower jaw, collar bone or shoulder blade, $25; breast bone, $10; rib or ribs, $10; upper arm, $35; forearm (one or both bones), $25; wrist or hand, $15; fingers, $10; any of the bones of the pelvis or sacrum, $50; coccyx, $10; thigh, $75; knee cap or leg bones (one or both), $50; bones of foot, $15; toe or toes, $10. Ganglion (cystic tumor of tendon sheath)—incision or curetting, $15. Gunshot wounds—treatment not necessitating amputation or laparotomy, $25. Hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $100. Hydrocele—tapping—incision or excision of sac, $25. Ingrowing toe nail—removal, $10. Intestinal obstruction (see laparotomy). Kidney—fixation or removal, $10. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis or exploratory incision). $100. Lithotomy (operation for removal of stone in bladder)—any cutting, $100. Mastoiditis—operation for, $50. Necrosis (death of bone)—sequestrotomy (removal of dead bone), $35. Æsophagotomy for stricture or other cause, $100. Peritonitis (see laparotomy), $100. Paracentesis—tapping of abdomen, $25; bladder, $25; ear drum, $15. Rectum—operation for hemorrhoids (external or internal)—excision or ligation, $25; prolapsed—operation for, $25; fistula in ano—incision, $25; polypus—extirpation, $25; malignant stricture—excision or colotomy, $100. Skull trephining for fracture or other cause, $100. Synovitis (inflammation of the lining membrane of a joint)—incision, $25. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, $100. Tumors—extirpation from any part of the body, benign, $15; malignant, $50. Varicose veins—ligation or excision, $25. Varicocele—acupressure—ligation or excision, $25. Wounds of scalp or other parts—suturing, $5.

SCHEDULE OF INJURIES. (See "Privilege of Election.")—Double these amounts for passenger accidents. For loss of certain members by severance, within ninety days after injury, viz.: Of one or more fingers (at least one entire phalanx), $150.; one or more entire toes, $200. For complete hernia caused solely and directly by accidental injury, $70. For complete dislocation, viz.: Of the shoulder, $100; elbow, $100; wrist, $125; hip, $300; knee, $150; any bones of foot or toes, $150; ankle, $150. For the complete fracture of bones, viz.: Of the skull, both tables, $325; lower jaw, $75; clavicle (collar bone), $150; pelvis, $250; thigh, $300; leg, $200: patella (knee cap), $200; arm, between elbow and shoulder, $300; forearm, between the wrist and elbow, $150; two or more ribs, $100; foot or toes, $125; hand or fingers, $125.

HEALTH INSURANCE.

The corporation issues two forms of policies providing health insurance, designated as S-1, covering 28 diseases, and S-2 covering 39 diseases.

Health policies are issued only in connection with accident insurance in accident classification.

PREMIUM RATES.—For each $5 of weekly indemnity, S-1 $2: S-2 $5 per annum.

BENEFITS.—Policy S-1 covers 28 diseases for a period of twenty-six weeks and a sum equal to 100 weeks indemnity for permanent total disability resulting from the loss of sight of both eyes by disease or the loss of the use of two limbs by insurable paralysis; S-2 covers thirty-nine diseases for twenty-six weeks, forty weeks indemnity for loss of sight of one eye by disease or the loss of the use of one limb by incurable paralysis, and one hundred weeks indemnity for the loss of the sight of both eyes by disease or the use of two limbs by incurable paralysis; also Disability Policy D which covers all accidents and illness.

Maximum limit of risk is $50 per week; $2000 for partial disablement and $5000 for total disablement.

Policies are issued to men only.

AGE LIMIT.—Eighteen to 55 years.

The Fidelity and Casualty Company,

97-103 CEDAR STREET, NEW YORK.

Commenced Business 1876.

GEORGE F. SEWARD, Pres. ROBERT J. HILLAS, Vice-Pres. and Treas.
H. R. WOODWARD, Supt. Accident Dept.

The Fidelity and Casualty Company issues a variety of policy forms insuring applicants against accidents and sickness. All grades of risks are insured. The principal policies issued are the combination accident, the combination accident and limited health and the combination disability, which covers all accidents and all illnesses.

PREMIUMS.—Annual premiums for the best grade of risks are as follows: The $10,000 combination accident only policy, $25; the $10,000 combination accident and limited health policy, $40; the $10,000 combination disability policy, $60, ages eighteen to fifty inclusive, $70, ages fifty-one to sixty, inclusive.

AGE LIMIT.—For accident policies sixty-five years and for disability policies sixty years.

MAXIMUM INDEMNITY.—For injuries to the assured—death $50,000, weekly $250. For injuries to the beneficiary $25,000, death. For injuries to children, $520, for any one child.

BENEFITS UNDER $10,000 COMBINATION ACCIDENT POLICY

$5000 for accidental death, loss of both hands, both feet, both eyes, one hand and one foot; $2500 for loss of one hand, one foot or one eye. Loss of fingers, toes, dislocation of joints, complete fracture of bones through accident, entitle the assured to optional indemnity should he so elect. Surgeons' fees are payable for many accidents, as listed in the policy. Surgeons' fees for non-disabling injuries are payable up to $25. $8000 are payable in event of insanity and $6000 are payable in event of paralysis as result of accidental injury.

All of the above benefits except for insanity and paralysis are doubled if injuries are received by the assured: (1) In consequence of the burning of a building while the assured is therein; (2) while riding as a passenger in a passenger elevator (excluding elevators in mines); (3) while riding as a passenger in or on a public conveyance provided by a common carrier for passenger service.

The beneficiary is also insured against travel accidents, or while in passenger elevators, or burning buildings, to the extent of $5000 in case of accidental death, loss of both hands, both feet, both eyes, one hand and one foot; $2500 for the loss of one hand, or one foot. Surgical benefits to the extent of one-half of the amount payable to the assured is payable to the beneficiary when indemnity is payable. In event of a dislocation or fracture as a result of accident received as outlined above a certain amount is payable.

Special indemnity for death of assured from sunstroke, freezing, asphyxiation or hydrophobia, of $5000 is payable.

The weekly indemnity under the minimum section of the policy is $25 for each week, not exceeding 200. From 25 per cent to 75 per cent of this weekly indemnity is payable for partial dis-

ability from accidents between the date of total disability and the two hundredth week after the date of accident. The amount of $6.25 is payable for total disability after the two hundredth week from date of accident, continuing up to date of death of the assured, his arriving at age seventy, or the termination of disability.

If any child of the assured is injured, indemnity depending upon the age of the child is payable to the assured should the injury result in death, loss of both hands, loss of both feet, or the loss of one hand and one foot.

The benefits under the $10,000 combination accident and limited health policy include all features of the accident policy and also $25 weekly indemnity for illness from any of fifty specified diseases. A $2500 benefit for blindness and paralysis, also quarantine indemnity and identification and registration is given.

THE DISABILITY POLICY.—This policy covers all the benefits of the preceding policies, but instead of covering thirty diseases it covers all illnesses. The weekly indemnity limit for illness for full benefits is one year, for accident two hundred weeks. Almost every special operation under the accident or illness section of the policy is also provided for by the payment to assured of surgeon's fees in addition to weekly indemnity.

The beneficiary is also insured (see accident policy).

AGE LIMIT.—For accident policies, 65 years; for disability policies, 60 years.

MAXIMUM INDEMNITY.—Death, $50,000; weekly, $250.

POLICY FORM—"COMBINATION ACCIDENT." (No. 701.)

PRINCIPAL SUM, $5000–$10,000. WEEKLY INDEMNITY, $25–$50.
ANNUAL PREMIUM, $25.

THE INSURING CLAUSE.—The Fidelity and Casualty Company of New York (herein called the company), in consideration of the premium and of the statements which are set forth hereon in the schedule of warranties and which the assured makes and warrants to be true by the acceptance of this policy, does hereby insure the person named in statement A of said schedule (and herein called the assured) against bodily injury sustained by the assured during the term of one year from noon, standard time, of the day this policy is dated, through external, violent and accidental means (suicide, sane or insane, not included) and resulting directly, independently and exclusively of all other causes in: (*a*) immediate, continuous and total disability that prevents the assured from performing any and every kind of duty pertaining to his occupation, (*b*) dismemberment by actual separation at or above the wrist joints or ankle joints, (*c*) the irrecoverable loss of sight, (*d*) death, as follows:

ARTICLE 1. (DISABILITY.)—Section A. If the assured suffers immediate, continuous and total disability within the terms of the insuring clause, the company will pay the assured twenty-five dollars ($25) a week for the period of said disability not exceeding two hundred weeks.

PARTIAL DISABILITY.—Section B. If said bodily injury defined in the insuring clause does not wholly disable the assured, but, independently and exclusively of all other causes, immediately (or immediately following total disability) and continuously disables and prevents the assured from performing fully work essential to the duty or duties pertaining to his occupation, the company will pay the assured a sum per week to be determined by the company upon the extent of the disability, but not less than twenty-five per cent nor greater than seventy-five per cent of the weekly indemnity before specified, for the period of such partial disability not exceeding twenty-six (26) weeks.

DISABILITY EXCEEDING TWO HUNDRED WEEKS.—Section C. If the assured suffers immediate, continuous and total disability within the terms of the insuring clause for a period of two hundred weeks, and if the bodily injury causing said disability does not *result in dismemberment* or loss of sight within two hundred weeks from the date of the *accident, but continuously* after said period of two hundred weeks totally disables and *prevents the assured from* performing any and every kind of duty pertaining to any and *all occupations, the* company will pay the assured for said disability subsequent to two

hundred weeks, six dollars and twenty-five cents ($6.25) a week so long as the assured continuously suffers said disability and is under seventy (70) years of age.

ART. 2. (DISMEMBERMENT, LOSS OF SIGHT, OR DEATH WITHIN TWO HUNDRED WEEKS.)—Or, if the assured suffers immediate, continuous and total disability within the terms of the insuring clause, and if during the period of said disability and within two hundred weeks from the date of the accident, the bodily injury causing said disability results within the terms of the said insuring clause in: (1) Dismemberment, as therein defined, of both hands, or of both feet, or of one hand and one foot, or the loss of the sight, as therein defined, of both eyes, the company will pay the assured five thousand dollars ($5000); or, (2) dismemberment, as therein defined, of one hand, or of one foot, or the loss of the sight, as therein defined, of one eye, the company will pay the assured two thousand five hundred dollars ($2500); or, (3) death, unless from causes defined in Article 9, the company will pay the beneficiary named herein five thousand dollars ($5000).

ART. 3. (DISMEMBERMENT, LOSS OF SIGHT, OR DEATH WITHIN NINETY DAYS.)—Or, if the assured is not immediately, continuously and totally disabled, but within ninety days from the date of accident suffers dismemberment, loss of sight, or death within the terms of the insuring clause, the company will pay the indemnity specified in Section (1), (2) or (3), as the case may be, of Article 2, as provided therein.

ART. 4. (ADDITIONAL INDEMNITY FOR DISMEMBERMENT, LOSS OF SIGHT OR DEATH.)—If indemnity becomes payable under Article 2 or 3, the company will pay to the person entitled to such indemnity, and in addition thereto, twenty-five dollars ($25) a week for the period between the date when the said bodily injury was received by the assured and the date of dismemberment or loss of sight or death, as the case may be.

ART. 5. (OPTIONAL INDEMNITY.)—Or, if the assured sustains an injury within the terms of the insuring clause and such injury is named in the "Schedule of Injuries" set forth hereon, he may elect to receive the amount of indemnity set opposite to said injury in said schedule, in lieu of all other indemnity under this policy, except surgeon's fees to which he may be entitled, provided written notice of his election is given to the company at its home office in New York City within ten days from the date said injury is received; provided further that not more than one of said amounts so named shall be payable under this article for injuries resulting from one accident.

ART. 6. (DOUBLE INDEMNITIES.)—The amounts specified in the preceding articles shall be doubled if said bodily injury defined in the insuring clause is sustained by the assured: (1) In consequence of the burning of a building while the assured is therein; (2) while riding as a passenger in a passenger elevator (excluding elevators in mines); (3) while riding as a passenger in or on a public conveyance provided by a common carrier for passenger service.

ART. 7. (INSANITY.)—Or, if the assured suffers immediate, continuous and total disability within the terms of the insuring clause, and if during the period of said disability and within six months from date of accident, the injury causing said disability results directly, independently and exclusively of all other causes, in the assured's becoming irrecoverably insane, and if within the said period of six months he is committed by the proper authorities on account of such insanity to a State hospital for the insane or to a duly licensed sanitarium or asylum for the insane and is there continuously confined for a period of two years, and if within ten days after the expiration of the said period of two years is declared by competent medical authority satisfactory to the company to be irrecoverably insane, the company will pay to the person or persons duly authorized to receive the money on behalf of the assured the sum of eight thousand dollars ($8000).

ART. 8. (PARALYSIS.)—Or, if said bodily injury defined in the insuring clause does not result in death, but results in immediate, continuous and total disablity within the terms of the insuring clause, and if during the period of said disability and within ninety days from date of accident, the injury causing said disability results directly, independently and exclusively of all other causes, in permanent paralysis whereby the assured irrecoverably loses the entire use of (*a*) both hands, or (*b*) both feet, or (*c*) one hand and one foot, and on account of one of said losses designated as (*a*), (*b*) and (*c*) is totally disabled and prevented from performing any and every kind of duty pertaining to any and all occupations for a period of fifty-two (52) consecutive weeks from the date of said paralysis, and within ten (10) days after the expiration of said period is declared by competent medical authority satisfactory to the company to be permanently paralyzed and to have sustained thereby one of the losses designated as (*a*), (*b*) and (*c*), the company will pay the assured the sum of six thousand dollars ($6000).

ART. 9. (SPECIAL DEATH INDEMNITY.)—Or, if either sunstroke or freezing or hydrophobia, due in either case to external, violent and accidental means, or the involuntary and unconscious inhalation of gas or other poisonous vapor results in the death of the assured within ninety days from date of exposure or infection, independently of all other causes, the company will pay the beneficiary named herein five thousand dollars ($5000).

ART. 10. (SURGEON'S FEES FOR NON-DISABLING INJURIES.)—Or, if, while this policy is in force, the assured sustains directly through external, violent and accidental means a bodily injury which does not disable him or entitle him to any indemnity under this policy, but necessitates immediate medical or surgical treatment by a physician or surgeon, the company will reimburse the assured for the amount expended by him on account of such medical or surgical treatment not exceeding twenty-five dollars ($25); provided the bill of the attending physician or surgeon duly receipted is filed with the company within thirty days from the date of accident.

ART. 11. (BENEFICIARY INSURANCE.)—In case one person and only one is specifically named as beneficiary in the "Schedule of Warranties" set forth hereon, and such person is over eighteen and under sixty years of age, and is in sound condition, mentally and physically, and is a person other than the assured, and is not named as beneficiary in any policy previously issued by the company and in force at the beginning of the term of this policy, then and *not otherwise*, this policy also insures such beneficiary for the term

specified in the insuring clause, and subject to the provisions of Articles 16 to 24, inclusive, against bodily injury or death sustained by such beneficiary directly through external, violent and accidental means (suicide, sane or insane, not included), in consequence of the burning of a building while such beneficiary is therein, or while riding as a passenger in a passenger elevator (excluding elevators in mines), or while riding as a passenger in or on a public conveyance provided by a common carrier for passenger service, as follows: (1) If said bodily injury, sustained as defined in this article, is named in the "Schedule of Injuries" set forth hereon, the company will pay such beneficiary one-half the sum set opposite said injury in said schedule, provided that not more than one of said amounts so named shall be payable under this article for injuries resulting from one accident; or, (2) if said bodily injury, sustained as defined in this article, within ninety days results directly, independently and exclusively of all other causes, in: (*a*) Dismemberment by actual separation of both hands at or above the wrist joints, or of both feet at or above the ankle joints, or of one hand and one foot as aforesaid, or in the irrecoverable loss of the sight of both eyes, the company will pay such beneficiary five thousand dollars ($5000); or, (*b*) dismemberment by actual separation of one hand at or above the wrist joint, or of one foot at or above the ankle joint, the company will pay such beneficiary two thousand five hundred dollars ($2500); or, (*c*) death, the company will pay the executors or administrators of such beneficiary five thousand dollars ($5000).

ART. 12. (SURGEON'S FEES FOR BENEFICIARY.)—If an injury for which indemnity is payable under Article 11 hereof is received by the beneficiary therein designated, and said injury within ninety days necessitates a surgical operation named in the "Schedule of Operations" set forth hereon, the company will pay such beneficiary, in addition to the indemnity provided in Article 11, one-half the sum set opposite such operation in said schedule; provided that not more than one of said amounts so named shall be payable under this article for injuries resulting from one accident.

ART. 13. (INSURANCE ON CHILDREN.)—This policy also insures the assured, for the term specified in the insuring clause, and subject to the provisions of Articles 16 to 24, inclusive, against bodily injury or death sustained by any child of the assured over one year and under sixteen years of age directly through external, violent and accidental means (suicide, sane or insane, not included), as follows: If said bodily injury within ninety days results directly, independently and exclusively of all other causes, in: (1) The death of a child covered hereunder, or in dismemberment by actual separation of both hands at or above the wrist joints, or of both feet at or above the ankle joints, or of one hand and one foot as aforesaid, the company will pay the assured the sum stated in the following table under the age of the child at its last birthday; or, (2) dismemberment by actual separation of one hand at or above the wrist joint, or of one foot at or above the ankle joint, the company will pay the assured one-half the sum stated in the following table under the age of the child at its last birthday:

Age at last birthday	1	2	3	4	5	6	7	8
Amount	$ 30	$ 34	$ 40	$ 48	$ 58	$ 120	$ 160	$ 200

Age at last birthday	9	10	11	12	13 to 15, inclusive
Amount	$ 240	$ 300	$ 380	$ 460	$ 520

ART. 14. (SURGEON'S FEES.)—If a bodily injury, for which indemnity is payable under this policy, is suffered by the assured, and said injury within ninety days from the date of accident necessitates a surgical operation named in the "Schedule of Operations" set forth hereon, the company will pay the assured, in addition to the indemnity herein provided, the sum set opposite such operation in said schedule; provided that not more than one of said amounts so named shall be payable under this article for injuries resulting from one accident.

ART. 15. (INDEMNITY PAYABLE QUARTERLY.)—If the assured suffers disability for a period exceeding three months, the weekly indemnity to which the assured may be entitled under Article 1 or 4 for any intermediate period of not less than three months shall be payable upon the assured's filing affirmative proof of the duration of disability for each of such periods for which claim is made. Final proofs must be filed as hereinafter set forth.

ART. 16. Written notice as soon as may be reasonably possible after the occurrence of an accident, must be given to the company of bodily injury or death on account of which a claim is to be made, together with full particulars thereof and the full name and address of the assured. Affirmative proofs in writing must be filed with the company as follows: Affirmative proofs of death or of dismemberment or of loss of sight or of duration of disability must be filed with the company within two (2) months from the time of death or of dismemberment or of loss of sight or of the termination of the period of disability for which a claim is made. Affirmative preliminary proofs under Articles 7 and 8 must be filed with the company within two (2) months from the date of the beginning of insanity or paralysis and affirmative final proofs under said articles must be filed with the company within two (2) months from the date of the final examination required under said articles. *Claims not brought* as required by this policy shall be forfeited to the company.

ART. 17. *Legal proceedings* for recovery hereunder may not be brought before the ex-

piration of three (3) months from the date of filing final proofs at the company's home office nor brought at all unless begun within six months from the date required herein for final proofs. If any limitation set forth in this and the preceding article is prohibited by the statutes of the State in which this policy is issued, the said limitation shall be considered to be amended to agree with the minimum period of limitation by such statute.

ART. 18. Any medical adviser of the company shall be allowed to examine the person or body of any person insured by this policy, or the person or body of any child of the assured, in respect to any alleged injury, disability or cause of death, as often and in such manner as he requires, and shall also have the right and opportunity to make an autopsy in case of death.

ART. 19. No recovery shall be had under more than one provision of this policy on account of one accident suffered by the assured, except as provided in Articles 1, 4 and 14. Any claim shall be subject to proof of insurable interest, No assignment of interest under this policy shall bind the company unless the written consent of the company is endorsed hereon by one of its officers.

ART. 20. The consent of the beneficiary shall not be requisite to a surrender or to an assignment of this policy, or to a change of beneficiary, or to any change in the policy.

ART. 21. In the event of the assured's death prior to the payment of any indemnity to which the assured may have become entitled under this policy, such indemnity shall be paid by the company to the beneficiary named in the schedule of warranties, if surviving the assured, or, in the event of the death of the beneficiary prior to the death of the assured, to the executors or administrators of the assured. In the event of the death of the beneficiary prior to the death of the assured, any indemnity payable to the beneficiary on account of the assured's death shall be paid to the executors or administrators of the assured.

ART. 22. No person shall be deemed an agent of the company unless authorized in writing as such agent by one of the officers of the company.

ART. 23. No erasure or change appearing on the face of this policy as originally printed, and no change or waiver of any of its terms or conditions or statements shall be valid unless endorsed hereon and signed by one of the officers of the company. Notice given to or the knowledge of any agent or any other person, whether received or acquired before or after the date of this policy, shall not be held to waive any of the terms or conditions or statements of this policy, or to preclude the company from asserting any defense under said terms, conditions and statements, unless set forth in an endorsement added hereto and signed by one of the officers of the company.

ART. 24. This policy may be canceled by the company at any time by a written notice stating when the cancellation is effective, served on the assured, or sent by registered letter to the assured at the address given herein. In case of cancellation the unearned portion of the premium shall be returned to the assured, and the company's check served on the assured or sent by registered letter to the assured at the address given herein shall be a sufficient tender.

ART. 25. If the assured is injured fatally or otherwise in any occupation classed by the company as more hazardous than that stated in the schedule set forth hereon, the company's liability shall not exceed such proportion of the principal sum or other indemnity under this policy as the premium paid by him will purchase at the rates fixed by the company for such increased hazard.

In witness whereof, the Fidelity and Casualty Company of New York has caused these presents to be signed by its president and its secretary in the City of New York; but the same shall not be binding upon the company unless countersigned by a duly commissioned agent.

SCHEDULE OF OPERATIONS. (Referred to in Articles 12 and 14.)—Amputation of foot, hand or forearm, $25; leg, $50; arm above elbow, $50; thigh, $100; one or more entire fingers, $10. Reduction or dislocation of shoulder, elbow, hip, knee or ankle, $25; wrist or jaw, $15; finger or fingers, $10. Excision of shoulder, hip or knee joint, $100; elbow, wrist or ankle joint, $50; toe or toes, $25. Reduction or fracture of nose, lower jaw, collar bone or shoulder blade, $25; breast bone, $10; rib or ribs, $10; upper arm, $35; forearm (one or both bones), $25; wrist or hand, $15; two or more fingers, $10; any of the bones of the pelvis or sacrum, $50; coccyx, $10; thigh, $75; knee cap or one or both leg bones, $50; two or more bones of foot (not toes), $15; one or more toes, $10. Gunshot wounds —removal of shot or bullet not necessitating amputation of laparotomy, $25. Hernia (abdomnial)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $100. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein), $100. Sequestrotomy (removal of dead bone), $35. Skull trephining for fracture, $100, Suturing wounds of scalp or other parts, $5. Synovitis (inflammation of the lining membrane of a joint)—incision, $25. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, $100.

SCHEDULE OF INJURIES. (Referred to in Articles 5 and 11.)—Loss of one or more entire fingers, $160; one or more entire toes, $200. Complete hernia, $80. Complete dislocation of the shoulder, $60; elbow, $100; wrist, $120; hip, $300; knee, $160; two or more bones of foot (not toes), $160; ankle, $160; two or more toes, $60; two or more fingers, $60. Complete fracture of the skull, both tables, $320; lower jaw, $80; collar bone, $160; pelvis, $240; thigh, $300; leg (tibia and fibula), $200; knee cap, $200; arm, $160; one or more ribs, $100; two or more bones of the foot (not toes), $120; two or more bones of the hand (not fingers), $120; two or more toes, $100; two or more fingers, $100.

IDENTIFICATION.—The company makes a complete registry of its clients in the accident and health departments. Upon a receipt of the premium for this policy it will issue and transmit to the assured a certificate of identification wherein it is agreed that if the assured, by reason of injury or illness, is physically unable to communicate with friends, the company, upon receipt of a telegram or other message giving the number of the certificate (which is carried by the assured in a leather identification card case which the company *provides for the purpose*), *will* immediately transmit to his relatives or friends any informa-

tion respecting him and will defray all expenses necessary to put the assured in the c of friends, provided such expense shall not exceed the sum of one hundred dollars ($1

POLICY FORM—"ACCIDENT AND HEALTH." FORM 711.
PRINCIPAL SUM, $5000–$10,000. WEEKLY INDEMNITY, $25–$
ANNUAL PREMIUM, $40.

This form is the same as the preceding form, except where t phraseology conflicts with the health provisions and in the follo ing paragraphs, which are taken from the Accident and Heal policy in toto.

ART. 14. (ILLNESS.)—Section A. If, excepting as provided in Article 28, the assu contracts during the term specified in Part 2 of the insuring clause, acute cerebral me gitis, Addison's disease, aneurism of aorta, angina pectoris, appendicitis, Asiatic cho Bright's disease, calculus (renal), cancer, chicken-pox, cirrhosis of liver, colitis, cyst diabetes, diphtheria, dysentery, endocarditis, enteritis, enterocolitis, enteric cata epilepsy, erysipelas, felon, gall stones, gastric catarrh, gastralgia, gastritis, gastroenter hemorrhoids, intussusception, malignant pustule, measles, mumps, pericarditis, p tonitis, phlebitis, pleurisy, pneumonia, Pott's disease, pyelitis, scarlatina, scarlet fe small-pox, typhlitis, typhoid fever, typhus fever, varioloid, vesicle calculus, volvu or yellow fever, and said disease does not result in permanent paralysis or irreceover blindness, but necessarily confines the assured to the house for a period beginning dur the said term and of not less than seven (7) consecutive days' duration, and prevents assured throughout the period of such confinement from performing any and every k or duty pertaining to his occupation, the company will pay the assured twenty-five dol ($25) a week for the period of such confinement not exceeding twenty-six (26) consecu weeks. Section B.—If the assured is confined to the house and disabled within terms of the preceding section, and if continuously thereafter the illness causing the confinement to the house totally disables and prevents the assured (but not necessa to the extent of confining him to the house) from performing any and every kind of d pertaining to any and all occupations, the company will pay the assured twelve dol and fifty cents ($12.50) a week for the period of said disability, if any, subsequent to said confinement to the house and within twenty-six weeks from the beginning ther and after the said twenty-six weeks, six dollars and twenty-five cents ($6.25) a w so long as the assured continuously suffers said disability and is under seventy (70) y of age.

ART. 15. (BLINDNESS AND PARALYSIS.)—Or, if any illness contracted by the assu during the term specified in Part 2 of the insuring clause, and not hereinafter excep results during said term: (1) In the irrecoverable loss of the sight of both eyes; or, in permanent paralysis whereby the assured during the said term irrecoverably l the entire use of (*a*) both hands, or (*b*) both feet, or (*c*) one hand and one foot, and account of one of said losses designated as (*a*), (*b*) and (*c*) is permanently unable to eng in any work or occupation for wages or profit; and if the assured survives the said of sight or one of the said losses designated as (*a*), (*b*) and (*c*) for a period of one y the company will pay the assured two thousand five hundred dollars ($2500).

ART. 16. (INDEMNITY IF QUARANTINED.)—If the assured is quarantined during term specified in Part 2 of the insuring clause, by order of the civil authorities, beca of an infectious or contagious disease contracted by a member of the assured's far or by a passenger or member of the crew of a steamship on which the assured is a pas ger, and by reason of said quarantine is prevented from performing any and every k of duty pertaining to his occupation, the company will pay the assured twenty-five dol ($25) a week for the period not exceeding ten (10) weeks during which the assure continuously confined to the house or ship, as the case may be, on account of said qu antine.

ART. 19. Health claims. Affirmative preliminary proofs of blindness or paral must be filed with the company within two (2) months from the date of the beginn of blindness or paralysis. Affirmative final proofs of blindness or paralysis must be f with the company within twelve (12) months after the filing of the preliminary pro Affirmative proofs of duration of disability on account of illness or quarantine must filed with the company within two (2) months from the date of the termination of the pe of disability for which claim is made. Claims not brought as required by this po shall be forfeited to the company.

ART. 28. This policy does not cover: (1) Any illness contracted while assure engaged in military or naval service in time of war; (2) any illness for which the assu is not treated by a licensed physician; (3) women, except as beneficiary; (4) any per either as the assured or beneficiary, under eighteen or over sixty-five years of age (exc as provided in Section C of Article 1 and Section B of Article 14); (5) any illness contrac or suffered outside the limits of the United States (not including its possessions bey the seas), Canada and Europe; (6) any illness resulting from voluntary or unnecess exposure to contagion or infection; (7) any illness not specified in this policy, except provided in Article 15; (8) any illness complicated with or resulting from a disease specifically covered by this policy; (9) any illness occasioned by or resulting fron surgical operation.

SCHEDULE OF OPERATIONS. (Referred to in Articles 12 and 17.)—Appendicitis, $1 Amputation of foot, hand or forearm, $25; leg, $50; arm above elbow, $50; thigh, $1 *one or more entire fingers*, $10. Dislocations—reduction of shoulder, elbow, hip, k *or ankle, $25; wrist or lower jaw* $15; thumb or fingers, $10. Excision or shoul *hip or knee joint, $100;* elbow, wrist or ankle joint, $50; toe or toes, $25. Felon—

cision, $5. Fractures—reduction of nose, lower jaw, collar bone or shoulder blade, forearm (one or both bones), $25; breast bone, rib or ribs, fingers, coccyx, toes, $10; upper arm, $35; wrist or hand, bones of foot, $15; any of the bones of the pelvis or sacrum, $50; thigh, $75; knee cap or one or both leg bones, $50. Gunshot wounds—treatment not necessitating amputation or laparotomy, $25. Hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $100. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein), $100. Sequestrotomy (removal of dead bone), $35. Skull trephining for fracture, $100. Suturing wounds of scalp or other parts, $5. Synovitis (inflammation of the lining membrane of a joint)—incision, $25. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, $100.

SCHEDULE OF INJURIES.—Same as in preceding policy.

POLICY FORM—DISABILITY, "No. 721."

PRINCIPAL SUM, $5000–$10,000. WEEKLY INDEMNITY, $25–$50. ANNUAL PREMIUM, $60.

This policy is the same as the one next preceding, except in the following paragraphs.

ART. 11. (BENEFICIARY INSURANCE.)—In case one person and one only is specifically named as beneficiary in the "Schedule of Warranties" set forth hereon, and such person is over eighteen and under sixty years of age, and is in sound condition, mentally and physically, and is a person other than the assured, then and not otherwise, this policy also insures such beneficiary for the term specified in Part 1 of the insuring clause, and subject to the provisions of Articles 19 to 28 inclusive, against bodily injury or death sustained by such beneficiary directly through external, violent and accidental means, in consequence of the burning of a building while such beneficiary is therein, or while riding as a passenger in a passenger elevator (excluding elevators in mines), or while riding as a passenger in or on a public conveyance provided by a common carrier for passenger service, as follows: (1) If said bodily injury, sustained as defined in this article, is named in the "Schedule of Injuries" set forth hereon, the company will pay such beneficiary one-half the sum set opposite said injury in said schedule, provided that not more than one of said amounts so named shall be payable under this article for injuries resulting from one accident; or, (2) if said bodily injury, sustained as defined in this article, within ninety days results directly, independently and exclusively of all other causes, in: (*a*) Dismemberment by actual separation of both hands at or above the wrist joints, or of both feet at or above the ankle joints, or of one hand and one foot as aforesaid, or in the irrecoverable loss of the sight of both eyes, the company will pay such beneficiary five thousand dollars ($5000); or, (*b*) dismemberment by actual separation of one hand at or above the wrist joint, or of one foot at or above the ankle joint, the company will pay such beneficiary two thousand five hundred dollars ($2500); or, (*c*) death, the company will pay the executors or administrators of such beneficiary five thousand dollars ($5000).

ART. 13. (INSURANCE ON CHILDREN.)—This policy also insures the assured, for the term specified in Part 1 of the insuring clause, and subject to the provisions of Articles 19 to 28, inclusive, against bodily injury or death sustained by any child of the assured over one year and under sixteen years of age directly through external, violent and accidental means, as follows: If said bodily injury within ninety days results directly, independently and exclusively of all other causes, in: (1) The death of a child covered hereunder, or in dismemberment by actual separation of both hands at or above the wrist joints, or of both feet at or above the ankle joints, or of one hand and one foot as aforesaid, the company will pay the assured the sum stated in the following table under the age of the child at its last birthday; or, (2) dismemberment by actual separation of one hand at or above the wrist joint, or of one foot at or above the ankle joint, the company will pay the assured one-half the sum stated in the following table under the age of the child at its last birthday:

TABLE.

Age at last birthday.....	1	2	3	4	5	6	7	8
Amount.....	$ 30	$ 34	$ 40	$ 48	$ 58	$ 120	$ 160	$ 200

Age at last birthday.....	9	10	11	12	13 to 15, inclusive
Amount.....	$ 240	$ 300	$ 380	$ 460	$ 520

ART. 14. (ILLNESS.)—Section A. If any illness contracted by the assured during the term specified in Part 2 of the insuring clause, and not hereinafter excepted, does not result in permanent paralysis or irrecoverable blindness but necessarily confines the assured to the house for a period beginning during the said term and of not less than seven (7) consecutive days' duration, and prevents the assured throughout the period of such confinement from performing any and every kind of duty pertaining to his occupation, the company will pay the assured twenty-five dollars ($25) a week for the period of such con-

finement not exceeding twenty-six (26) consecutive weeks. Section B. If the assured is confined to the house and disabled within the terms of the preceding section, and if continuously thereafter the illness causing the said confinement to the house totally disables and prevents the assured (but not necessarily to the extent of confining him to the house) from performing any and every kind of duty pertaining to any and all occupations, the company will pay the assured twelve dollars and fifty cents ($12.50) a week for the period of said disability, if any, subsequent to the said confinement to the house and within twenty-six weeks from the beginning thereof, and after the said twenty-six weeks, six dollars and twenty-five cents ($6.25) a week so long as the assured continuously suffers said total disability and is under seventy (70) years of age.

ART. 15. (BLINDNESS AND PARALYSIS.)—Or, if any illness contracted by the assured during the term specified in Part 2 of the insuring clause, and not hereinafter excepted, results during said term: (1) In the irrecoverable loss of the sight of both eyes; or, (2) in permanent paralysis whereby the assured during the said term irrecoverably loses the entire use of (*a*) both hands, or (*b*) both feet, or (*c*) one hand and one foot, and on account of one of said losses designated as (*a*), (*b*) and (*c*) is permanently unable to engage in any work or occupation for wages or profit; and if the assured survives the said loss of sight or one of the said losses designated as (*a*), (*b*) and (*c*) for a period of one year, the company will pay the assured two thousand five hundred dollars ($2500).

ART. 19. Written notice as soon as may be reasonably possible after the occurrence of an accident, or after the inception of an illness, must be given to the company at New York City of bodily injury or death or illness on account of which a claim is to be made, together with full particulars thereof and the full name and address of the assured. Affirmative proofs in writing must be filed with the company, as follows:

ART. 28. This policy does not cover: (1) Any illness contracted while assured is engaged in military or naval service in time of war; (2) any illness for which the assured is not treated by a licensed physician; (3) women, except as beneficiary; (4) any person either as the assured or beneficiary, under eighteen or over sixty years of age (except as provided in Section C of Article 1 and Section B of Article 14); (5) any illness contracted or suffered outside the limits of the United States (not including its possessions beyond the seas), Canada and Europe.

SCHEDULE OF OPERATIONS. (Referred to in Articles 12 and 17.)—Appendicitis, $100. Aneurism (tumor of artery)—ligation, $50. Amputation of foot, hand or forearm, $25; leg, $50; arm above elbow, $50; thigh, $100; one or more entire fingers, $10. Abscess or boil—incision, $5. Bone abscess—trephining, $25. Bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, $50. Carbuncle—incision and treatment, $5. Caries (bone ulcer)—curetting, $15. Dislocations—reduction of shoulder, elbow, hip, knee or ankle, $25; wrist or jaw, $15; finger or fingers, $10. Excision of shoulder, hip or knee joint, $100; elbow, wrist or ankle joint, $50; toe or toes, $25. Eye, ear, nose or throat—any cutting operation, $10. Felon—incision, $5. Fractures—reduction of nose, lower jaw, collar bone or shoulder blade, forearm (one or both bones), $25; breast bone, rib or ribs, fingers, coccyx, toes, $10; upper arm, $35; wrist or hand, bones of foot, $15; any of the bones of the pelvis or sacrum, $50; thigh, $75; knee cap or one or both leg bones, $50. Ganglion (cystic tumor of tendon sheath)—incision and curetting, $15. Gunshot wounds—treatment not necessitating amputation or laparotomy, $25. Hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $100. Hydrocele—tapping—incision or excision of sac, $25. Ingrowing toe nail—removal, $10. Intestinal obstruction (see laparotomy). Kidney—fixation or removal, $100. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein), $100. Lithotomy (operation for removal of stone in bladder)—any cutting, $100. Mastoiditis—operation for, $50. Œsophagotomy for stricture or other cause, $100. Peritonitis (see laparotomy), $100. Paracentesis—tapping of abdomen, bladder, $25; eardrum, $15. Rectum—operation for hemorrhoids (external or internal)—excision or ligation, prolapsed—operation for fistula in ano—incision, polypus—extirpation, $25; malignant stricture—excision or colostomy, $100. Sequestrotomy (removal of dead bone), $35. Skull trephining for fracture or other cause, $100. Suturing wounds of scalp or other parts, $5. Synovitis (inflammation of the lining membrane of a joint)—incision, $25. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, $100. Tumors—extirpation from any part of the body, benign, $15; malignant, $50. Varicose veins—ligation or excision, $25. Varicocele—acupressure—ligation or excision, $25.

SCHEDULE OF INJURIES.—Same as in accident policy Form 711.

INSTALMENT DEPARTMENT.

Instalment policies are issued as follows: From ages eighteen to fifty at $2 a month and a policy fee of $3. Ages fifty-one to sixty, $2.50 a month and a policy fee of $2.50.

BENEFITS.—See policy form. A policy is issued for one-half the amounts given in this form, at one-half the rates. An accident policy covering the same accident features as the form given below but not covering any health features whatever is issued at *a cost of $2.50* for the first month, which amount covers the *policy fee of $1.50* and the first month's premium of $1. *Subsequent monthly* premiums are $1, between ages eighteen and

sixty-five. All classes of risks are insured and the policy adjusts itself automatically to all classes of risks (see paragraph 12 in policy form.)

WOMEN.—Working women are insured at the same rates as men excepting for diseases peculiar to sex.

THE POLICY FORM—"ACCIDENT AND HEALTH."

MAXIMUM PRINCIPAL SUM, $3000. MAXIMUM WEEKLY INDEMNITY, $15.

The Fidelity and Casualty Company of New York (herein called the company), in consideration of the premium, and of the statements in the schedule of warranties endorsed hereupon, which statements the assured makes by accepting this policy and warrants to be true,

Does hereby insure the person named and described in said schedule (herein called the assured), (1) for the period of one month from the date stated in the schedule, against disability or death resulting directly and independently of all other causes, from bodily injuries sustained through external, violent and accidental means (suicide, sane or insane not included), and (2) for the period of fifteen days begining fifteen days after the date stated in the schedule, against disability from illness as hereinafter defined, subject to the following conditions:

1. The amounts specified in paragraphs 2, 4, 5, 6, 7, 8 and 11 shall be applicable only in case the assured is classed by the company as an "A Special" or "Preferred" risk. If the assured is rated by the company at any other classification, the amounts so specified are subject to the provisions of paragraph 12.

2. ACCIDENT PAYMENTS.—If said bodily injuries shall immediately, continuously and wholly disable and prevent the assured from performing any and every kind of duty pertaining to his occupation, the company will pay him twelve dollars and fifty cents ($12.50) a week for the period of such total disability, but not exceeding fifty-two weeks; (*a*) or if the loss by actual separation, at or above the wrist or ankle, of both hands or both feet, or of one hand and one foot, or the irrecoverable loss of the sight of both eyes shall so result from said injuries within ninety days, the company will pay the assured one thousand dollars ($1000); (*b*) or if the loss by actual separation, at or above the wrist or ankle, of one hand or of one foot, or the irrecoverable loss of the sight of one eye shall so result from said injuries within ninety days, the company will pay the assured five hundred dollars ($500); or if death shall result within ninety days from said injuries, the company will pay the beneficiary hereinafter named, if surviving, one thousand dollars ($1000), or in the event of prior death, to the executors, administrators or assigns of the assured.

3. MAXIMUM INDEMNITIES.—Or, if said bodily injuries so received by the assured while riding as a passenger on a passenger elevator; or as a passenger in or on a public conveyance propelled by steam, compressed air, electricity or cable, and provided by a common carrier for passenger service; or in consequence of the burning of a building while he is therein, shall immediately, continuously and wholly disable and prevent the assured from performing any and every kind of duty pertaining to his occupation, the Company will pay to him fifteen dollars ($15) a week for the period of such total disability, but not exceeding fifty two-weeks; (*a*) or if the loss by actual separation, at or above the wrist or ankle, of both hands or both feet, or of one hand and one foot, or the irrecoverable loss of the sight of both eyes, shall so result within ninety days from said injuries (received as defined by this paragraph), the company will pay the assured two thousand dollars ($2000); (*b*) or if the loss by actual separation, at or above the wrist or ankle, of one hand or of one foot, shall so result within ninety days from said injuries (received as defined by this paragraph), the company will pay the assured one thousand dollars ($1000); (*c*) or if the irrecoverable loss of the sight of one eye shall so result within ninety days from such injuries received as defined by this paragraph), the company will pay the assured five hundred dollars ($500); or if death shall so result within ninety days from said injuries (received as defined by this paragraph), the company will pay the beneficiary hereinafter named three thousand dollars ($3000), or, in the event of prior death, to the executors, administrators or assigns of the assured.

4. PARTIAL DISABILITY.—Or, if said injuries shall immediately (or immediately following total disability) disable and prevent the assured from performing fully work essential to his duty or duties, the company will pay him, for a period not exceeding twenty-six consecutive weeks, a sum to be determined by the company, but not less than twenty-five per cent nor greater than seventy-five per cent of the weekly indemnity before specified, depending upon the extent of the disability.

5. SPECIAL DEATH INDEMNITY.—Or, if sunstroke, or freezing or hydrophobia due to external, violent and accidental means, or the involuntary and unconscious inhalation of gas or other poisonous vapor shall result in the death of the assured within ninety days from date of exposure or infection, independently of all other causes, the company will pay the beneficiary hereinafter named, one thousand dollars ($1000), or in the event of prior death, to the executors, administrators or assigns of the assured.

6. ILLNESS.—Or, if the assured shall suffer from bodily disease or illness not hereinafter excepted, and such disease or illness shall have been contracted at least fifteen days after the date of this contract, and shall wholly and continuously disable and prevent the assured from performing any and every kind of duty pertaining to his business or occupation, the company will pay to him ten dollars ($10) a week for the period of such disability not exceeding twenty-six weeks during which he shall be necessarily confined to the house, excepting the first week, for which no indemnity is payable.

The company further agrees to pay the assured two dollars and fifty cents ($2.50) a week if during the period he is convalescing from any such illness covered by this policy, he shall be wholly and continuously disabled and prevented from performing any and all duties pertaining to any business or occupation although not confined in the house, provided, however, that the combined period for which the indemnity shall be payable for any one illness shall not exceed a period of twenty-six weeks.

7. BLINDNESS AND PARALYSIS.—Or, if the assured shall contract, during the term of this policy provided for disability from illness, any disease that shall not result in death, but shall result independently of all other causes, within one year from date of this insurance, or of any renewal hereof, in the irrecoverable loss of the sight of both eyes, or in permanent paralysis, whereby the assured shall entirely lose the use of both hands or both feet, or of one hand and one foot, and on account of either of said conditions be permanently unable to engage in any work or occupation for wages or profit, the company will pay to him, in lieu of all other indemnity, upon the filing at the company's home office of satisfactory proofs of the continuance for fifty-two consecutive weeks of such blindness or paralysis, five hundred dollars ($500).

8. SURGEONS' FEES.—If injuries sustained or illness contracted by him within the term of this policy and the conditions thereof shall within ninety days from the date of sustaining said injury or contracting said illness necessitate a surgical operation named in the schedule of operations hereinafter contained, the company will pay, in addition to the indemnity herein provided, the sum set opposite such operation in said schedule, provided always that such an amount shall not be payable for more than one operation as the result of any one cause of illness or accident. Operations not named in the schedule of operations are not covered.

9. BENEFICIARY INSURANCE.—In case one person over eighteen and under sixty years of age other than the assured is specifically named as beneficiary in the schedule of warranties hereinafter contained, then and not otherwise, this policy shall also, in consideration of the premium, insure the person so named as beneficiary against disability or death, resulting directly and independently of all other causes, from bodily injuries sustained through external, violent and accidental means (suicide, sane or insane not included), and received by said person while riding as a passenger on a passenger elevator; or as a passenger in or on a public conveyance propelled by steam, electricity, compressed air or cable, and provided by a common carrier for passenger service; or in consequence of the burning of a building, while the said beneficiary is therein, as follows: (*a*) if the loss by actual separation at or above the wrist or ankle, of both hands or both feet, or of one hand and one foot, or the irrecoverable loss of the sight of both eyes shall so result within ninety days from said injuries so received, the company will pay the said beneficiary one thousand dollars ($1000); (*b*) or if death shall so result within ninety days from said injuries so received, the company will pay the assured one thousand dollars ($1000).

10. SURGICAL AID TO BENEFICIARY.—If injuries so received by the beneficiary within the term of this policy and under the conditions thereof shall within ninety days from the date of sustaining said injuries necessitate surgical operation named in the schedule of operations hereinafter contained, the company will pay, in addition to the indemnity herein provided, one-half the sum set opposite such operation in said schedule, provided always that such an amount shall not be payable for more than one operation as the result of any one accident. Operations not named in said schedules are not covered.

11. ANNUITY FOR BENEFICIARY.—In event of the accidental death of the assured within the terms of this contract, and the payment to the beneficiary of any death benefit herein provided, the company will pay to said beneficiary an annuity of two hundred and sixty dollars ($260), payable in quarterly instalments of sixty-five dollars ($65 each, for and during the period of five years following the date of payment of said benefit.

12. If the assured is classed in warranty "G" in the schedule of warranties as "Special" or "Hazardous" or "Extra Hazardous" or "Special Hazardous" or "Extra Special Hazardous" or "Perilous," the company's liability under paragraphs 6 and 7 is limited to 50 per cent of the amounts stated in said paragraphs; if the assured is classed as "Ordinary," the amounts under paragraphs 6 and 7 are applicable as written, but the company's liability under paragraphs 2, 4, 5, 8 and 11 is limited to 65 per cent of the amounts stated in said paragraphs; if the assured is classed as "Medium," the amounts under paragraphs 6 and 7 are applicable as written but the company's liability under paragraphs 2, 4, 5, 8 and 11 is limited to 50 per cent of the amounts stated in said paragraphs; if the assured is classed as "Special," the company's liability under paragraphs 2, 4, 5, 8 and 11 is limited to 40 per cent of the amounts stated in said paragraphs; if the assured is classified as "Hazardous," the company's liability under paragraphs 2, 4, 5, 8 and 11 is limited to 30 per cent of the amounts stated in said paragraphs; if the assured is classed as "Extra Hazardous," the company's liability under paragraphs 2, 4, 5, 8 and 11 is limited to 25 per cent of the amounts stated in said paragraphs; if the assured is classed as "Special Hazardous," the company's liability under paragraphs 2, 4, 5, 8 and 11 is limited to 20 per cent of the amounts stated in said paragraphs; if the assured is classed as "Extra Special Hazardous," the company's liability under paragraphs 2, 4, 5, 8 and 11 is limited to 15 per cent of the amounts stated in said paragraphs; if the assured is classed as "Perilous," the company's liability under paragraphs 2, 4, 5, 8 and 11 is limited to 5 per cent of the amounts stated in said paragraphs. If the assured changes his occupation or exposure or is subjected to hazards classed by the company as greater than those pertaining to the class in which he is insured, the company shall not be liable for a greater amount of indemnity than is provided in this paragraph for the classification, in which he actually belongs according to the company's manual.

13. No claim against this company shall be valid in excess of the insurance granted under this policy unless the amount of such excess is authorized by endorsement hereon signed by the president, the vice-president, or one of the secretaries of the company. Insurance in excess of such limits is void and premiums paid for such excess will be refunded on demand.

14. This insurance does not cover disappearance; nor war risks;' nor injuries intentionally inflicted upon the assured by himself or by any other person (excepting burglars and robbers; nor injuries received while attempting to board or alight from a moving conveyance propelled by steam, electricity, compressed air or cable (except that in case of injuries received while boarding or alighting from such conveyances while running at a rate of speed not greater than eight miles an hour, the assured shall be covered by paragraph 1 hereof); nor disability or death resulting from poison, infection or anything else, consciously or unconsciously, accidentally or otherwise taken, administered, absorbed or inhaled (except as provided in paragraph 5); nor injuries, fatal or otherwise, received while or in consequence of having been under the influence of or affected by or resulting directly or indirectly from intoxicants, anæsthetics, narcotics, vertigo or hernia, nor any disease or illness resulting from voluntary or unnecessary exposure to contagion or infection; nor any disease or illness contracted while engaged in military or naval service; nor any disease for which the assured is not treated by a licensed physician; nor women (except as beneficiary); nor persons under eighteen or over sixty years of age (either as assured or beneficiary).

15. This insurance does not cover accidents happening or illnesses contracted or suffered outside the limits of the United States (not including its possessions beyond the seas), and Canada.

16. Written notice as early as may be reasonably possible must be given the company at New York City of death or disability for which a claim is to be made, with full particulars thereof, and full name and address of the assured. Affirmative proof of death or of loss of limb or of sight, or of duration of disability must also be so furnished to the company within two months from the time of death, or of loss of limb or of sight, or of the termination of disability. Affirmative preliminary proofs of blindness or paralysis must also be so furnished to the company within two months and affirmative final proofs within fourteen months from the date of beginning of total blindness or paralysis. Legal proceedings for recovery hereunder may not be brought before the expiry of three months from date of filing final proofs at the company's home office, nor brought at all unless begun within six months from time of death, or of loss of limb or of sight, or of the termination of disability, or unless begun within eighteen months from date of beginning of total blindness or paralysis. Claims not brought in accordance with the provisions of this paragraph will be forfeited to the company.

17. Any medical adviser of the company shall be allowed to examine the person or body of the assured or beneficiary in respect to any alleged disability or cause of death as often and in such manner as he requires, and shall also have the right and opportunity to make an autopsy in case of death.

18. Any claim shall be subject to proof of insurable interest and no assignment of interest under this policy shall be valid unless the consent of the company thereto is formally endorsed hereon by an officer of the company.

19. The company qualifies its agents by certificates countersigned by the superintendent of agencies. Persons not holding certificates shall not be deemed agents in matters relating to this insurance.

20. An agent has no authority to change this policy or to waive any of its provisions, nor shall notice to any agent, or knowledge of his or of any other person be held to affect a waiver or change in this contract or any part of it. No change whatever in this policy and no waiver of its provisions shall be valid unless an endorsement is added hereto signed by the president or vice-president or one of the secretaries of the company expressing such change or waiver.

21. The company may cancel this policy at any time by written notice mailed to the address hereinafter given, and the unearned portion of the premium shall be returned to the assured, and the company's check for such amount by registered mail to said address with such notice shall be sufficient tender.

22. This insurance may be renewed, subject to the provisions of paragraph 21, for separate and consecutive periods of one calendar month each, provided that the monthly premiums stated in the schedule of warranties is paid on or before its due date. If default is made in the payment of any premium at its due date, this insurance shall terminate and become null and void at the end of the period for which the premium has been paid. Any subsequent payments shall be returned to the assured on demand.

In Witness Whereof, The Fidelity and Casualty Company of New York has caused these presents to be signed by its president and secretary in the city of New York; but the same shall not be binding upon the company unless countersigned by a duly commissioned agent.

SURGEONS' FEES.—Amounts payable in addition to weekly indemnity and for operations necessitated by accidental injuries or by illness covered by this contract. See paragraphs 8 and 10. Schedule of Operations.—Appendicitis (see laparotomy), $20; amputation of foot, hand or forearm, $10; leg or arm, $20; thigh, $40; finger or fingers, $4; dislocation, reduction of, shoulder, elbow, hip, knee or ankle, $10; wrist or lower jaw, $6; thumb or fingers, $4; excision of shoulder, hip or knee joint, $40; elbow, wrist or ankle joint, $20; toe or toes, $10; felon, incision, $2; fractures, reduction of, nose, lower jaw, collar bone or shoulder blade, forearm (one or both bones), $10; breast bone, rib or ribs, fingers, coccyx, toe or toes, $4; upper arm, $14; wrist or hand (not fingers), bones of foot (not toes), $6; any of the bones of the pelvis or sacrum, $20; thigh, $30; knee cap or leg bones (one or both), $20; gunshot wounds—treatment not necessitating amputation or laparotomy, $10; hernia (abdominal) any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $20; hemorrhoids—excision or ligation, $10; laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision), $20; necrosis (death of bone—sequestrotomy (removal of dead bone), $14; skull trephining for fracture, $40; synovitis (inflammation of the lining membrane of a joint) incision, $10; tetanus —injection *of anti-tetanic serum* into frontal lobe of brain, $40; wounds of scalp or other *parts—suturing, $2.*

Frankfort Marine, Accident and Plate Glass Insurance Company,

FRANKFORT-ON-THE-MAIN, GERMANY.
United States Office, 100 William Street, New York, N. Y.

Commenced Business 1865. C. H. FRANKLIN, U. S. Manager.

The Frankfort issues a "Combination Accident Policy" for A special, preferred and ordinary risks, paying fixed indemnities for special injuries if preferred in lieu of weekly indemnity, and also surgeons' fees. Also a straight accident policy without double benefits.

PREMIUM.—A special, $25; Preferred, $30; Ordinary, $42.50 annually.

BENEFITS.—On a policy carrying $5000 as principal sum; $5000 death by accident; or for loss of both hands or both feet, or one hand and one foot, or both eyes; $1666 loss of either hand or foot, or loss of one eye; $25 weekly indemnity (limit 200 weeks). Indemnity for partial disability (40 per cent) during twenty-six weeks is also allowed. Optional benefits for special injuries are provided for in the policy form herewith. Additional indemnities given for operations.

COMBINATION.—The policy provides double benefits if the insured is injured while traveling as a passenger in or on any public conveyance provided by a common carrier for passenger service and propelled by steam, electricity or cable, including regular passenger elevators, or in consequence of the burning of a building.

The beneficiary is also insured against death or dismemberment from injuries received while in a burning building or while traveling as passenger in a public conveyance, including passenger elevator.

ACCUMULATION.—The principal sum and specified indemnities for dismemberment or loss of sight are increased five per cent annually for ten years.

AGE LIMIT.—Eighteen to sixty-five.

MAXIMUM INDEMNITY.—Death, $10,000; weekly, $50.

POLICY FORM—COMBINATION ACCIDENT.

PRINCIPAL SUM, $5000–$10,000. WEEKLY INDEMNITY, $25–$50.
ANNUAL PREMIUM, "A SPECIAL," $25.

The Frankfort Marine, Accident and Plate Glass Insurance Company, in consideration of the statements in the schedule of warranties endorsed hereupon, which statements the assured makes by accepting this policy, and warrants to be true, and of the payment of the premium of twenty-five dollars, The Frankfort Marine, Accident and Plate Glass Insurance Company, of Frankfort-on-the-Main, Germany (herein called the company), does hereby insure the person named and described in said schedule (herein called the assured), for the term of twelve calendar *months, beginning* at noon, standard time, on the first day of *April, A. D., 1906,* at the place where this policy has been *countersigned, against* disability or death resulting, directly and in-

dependently of all other causes, from bodily injuries within the meaning of this policy, sustained through external, violent and accidental means, subject to the agreements, warranties and conditions herein contained, which are to be considered as agreements, warranties and conditions precedent.

ACCIDENT BENEFITS.

1. If such injuries alone shall within ninety days from the date of the accident be the direct cause of the death of the assured, the company will pay the principal sum of five thousand dollars to Nancy Brown (wife), if surviving, or, in the event of her prior death, to the legal representatives of the assured; or, if sunstroke, freezing, hydrophobia, or the involuntary and unconscious inhalation of gas or other poisonous vapor shall result in the death of the assured within ninety days from date of exposure, or infection, or inhalation, independently of all other causes, the company will pay the said principal sum to the beneficiary named above, if surviving, or in the event of her prior death, to the legal representatives of the assured. The policy shall cease and be surrendered to the company upon payment of the indemnity specified in this section. Each consecutive full year's renewal of this policy shall add five per cent to the above-mentioned principal sum payable under this clause, until such additions shall amount to fifty per cent of such principal sum, and thereafter so long as this policy is maintained in force the amount insured under this clause shall be for the above-mentioned principal sum plus the said additions.

2. If such injuries alone shall immediately, continuously and wholly disable and prevent the assured from performing any and every kind of duty pertaining to his business or occupation, the company will pay to the assured the sum of twenty-five dollars per week during the period of such disability, not exceeding two hundred consecutive weeks; or, if such injuries shall not wholly disable the assured, as above, but shall immediately, or immediately following total disability, prevent him from performing some one or more necessary important duty or duties pertaining to his business or occupation, the company will pay to the assured, during the period of such disability, not exceeding twenty-six weeks, forty per cent of the weekly indemnity before specified, but the payments for total disability and partial disability combined shall in no event exceed in amount the said principal sum; or, if such injuries do not result in either total or partial disability as aforesaid, but require medical or surgical treatment, the company will pay to the assured the amount actually expended by him for such treatment, but not exceeding the total disability indemnity for one week.

3. If such injuries alone shall result, within ninety days from the date of the accident, in the total and permanent extinction of the entire sight of both eyes, or in the entire loss of both hands, or both feet, or one hand and one foot, by complete severance thereof at or above the wrist or ankle, the company will pay to the assured the said principal sum insured, in lieu of the above-mentioned weekly indemnity; or, if such injuries alone shall result, within ninety days from the date of the accident, in the entire loss of either hand, or either foot, by complete severance thereof at or above the wrist or ankle, and or in the total and permanent extinction of the entire sight of one eye, the company will pay to the assured one-third the said principal sum insured in lieu of the above-mentioned weekly indemnity. This policy shall cease and be surrendered to the company upon payment of any of the indemnities specified in this section. Each consecutive full year's renewal shall add five per cent to the amounts payable under this clause in the first consecutive year of insurance until such additions shall amount to fifty per cent of said amounts payable in the first year, and thereafter so long as this policy is maintained in force the amounts insured under this clause shall be for the amounts payable in the first said year plus the said additions.

4. If the assured shall suffer any injury caused as aforesaid and named in the schedule of injuries hereinafter contained, he may elect, subject to all the terms and conditions of this policy, to receive the amount of indemnity specified opposite such injury in lieu of all weekly indemnity for either total or partial disability, provided he signifies his choice in writing addressed to the United States manager, in New York, N. Y., or to the agent of the company, whose name and address is endorsed hereon, within ten days from the date of the occurrence of said injury, provided always, that not more than one amount shall be payable under this paragraph for injuries to the assured resulting from any one accident.

5. If such injuries are sustained by means as aforesaid (1) while the assured is lawfully traveling as a passenger in or on a place provided for the regular occupancy of passengers in a railway train or street railway car propelled by cable or compressed air or electricity or gasoline or naphtha or steam, and provided by a common carrier for the regular transportation of passengers only, (2) or while lawfully traveling as a passenger on board a steam vessel licensed for the regular transportation of passengers, (3) or while a passenger in an elevator provided for passenger service only and in charge of a regular operator, (4) or in consequence of the burning of a building while the assured is lawfully therein, the amount to be paid shall be double the particular sum specified for the injury or disability in clauses 1, 2, 3 and 4. Double benefit shall not apply to any accident or injury, fatal or otherwise, sustained while getting on or off, or being upon the step or steps of any railway or street railway car, or to death resulting from sunstroke, freezing, hydrophobia or the involuntary and unconscious inhalation of gas or other poisonous vapor.

6. (SURGEON'S FEES.)—If said injuries sustained, within the term of this policy, shall alone, within ninety days from the date of commencement of disability from said injuries, necessitate a surgical operation named in the schedule of operations herein after

contained, the company will pay to the assured, in addition to the indemnity herein provided, an amount not exceeding the sum set opposite such operation, provided always, that such an amount shall not be payable for more than one operation as the result of any one accident.

7. (BENEFICIARY BENEFITS.)—This policy does also, in consideration of the premium, insure the person hereinbefore named as beneficiary against disability or death, resulting, directly and independently of all other causes, from bodily injuries sustained through external, violent and accidental means and received while said person is lawfully traveling as a passenger in or on a place provided for the regular occupancy of passengers in a railway train or street railway car propelled by cable or compressed air or electricity or gasoline or naphtha or steam, and provided by a common carrier for the regular transportation of passengers only, or while lawfully traveling as a passenger on board a steam vessel licensed for the regular transportation of passengers, or while a passenger in an elevator provided for passenger service only, and in charge of a regular operator, or in consequence of the burning of a building, while lawfully therein; (1) if the entire loss of both hands or both feet, or one hand and one foot, by complete severance thereof at or above the wrist or ankle, or the total and permanent extinction of the entire sight of both eyes, shall so result within ninety days from the date of the accident, the company will, on the surrender of this policy, pay the beneficiary hereinbefore named one-half the principal sum specified in clause 1 of this policy; (2) or if the entire loss of one hand or one foot by complete severance thereof at or above the wrist or ankle shall so result within ninety days from the date of the accident, the company will, on the surrender of this policy, pay the beneficiary hereinbefore named one-fifth the principal sum specified in clause 1 of this policy; (3) or if death shall so result within ninety days from the date of the accident, the company will, on the surrender of this policy, pay the assured, if living, otherwise to his legal representatives, one-half the principal sum specified in clause 1 of this policy; or if such injuries are named in the schedule of injuries hereinafter contained, the company will pay the beneficiary one-half the sum set opposite such injury in said schedule of injuries for ordinary accidents, provided always, that not more than one amount shall be payable under this paragraph for injuries to the beneficiary resulting from any one accident. These benefits shall not apply to any accident or injury, fatal or otherwise, sustained while getting on or off, or being upon the step or steps of any railway or street railway car.

8. (SURGEON'S FEES FOR BENEFICIARY.)—If such injuries so received by the beneficiary within the term of this policy and the conditions thereof, shall alone, within ninety days from the date of the accident, necessitate a surgical operation named in the schedule of operations hereinafter contained, the company will pay to the beneficiary in addition to the indemnity hereinbefore provided, an amount not exceeding one-half the sum set opposite such operation in said schedule, provided always, that such an amount shall not be payable for more than one operation as the result of any one accident.

9. If the assured shall be injured, fatally or otherwise, in any occupation, or exposure classed by this company as more hazardous than that stated in the schedule hereinafter contained, then the principal sum or indemnity, as the case may be, accruing hereunder, shall be such amount as the premium paid by the assured would purchase at the rates to be fixed by the company for such more hazardous occupation, or exposure.

10. If the assured or beneficiary shall intentionally injure himself, fatally or otherwise, or shall inflict or cause to himself fatal or non-fatal injuries while insane, the measure of the company's liability under this policy shall be a sum equal to the last premium paid by the assured, the same being agreed upon as in full liquidation of all claims under this policy. This policy does not cover women (except beneficiaries), nor any person (either as assured or beneficiary) under sixteen or over sixty-five years of age.

11. Immediate written notice not later than ten days after the accident, or not later than the time fixed for giving notice of accident under accident insurance policies by any special law of the State in which this policy is issued, must be given to the company's manager for the United States, at New York, N. Y., or to the agent of the company whose name and address is endorsed hereon, of death or of any disability either of the assured or beneficiary, for which a claim is to be made, with full particulars thereof, and full name and address of the assured or beneficiary. Affirmative proof of death, or of loss of limb, or of sight, or of duration of disability, must also be furnished to the company in New York, N. Y., within two months from the time of death, or of loss of limb or sight, or of the termination of the disability. No legal proceedings for recovery hereunder shall be brought within three months after the date of the filing of the final proofs at the office of the company in New York, nor be brought at all unless begun within twelve months from time of death or of loss of limb or of sight or of the termination of the disability. Claims not brought in accordance with the provisions of this paragraph will be forfeited to the company.

12. The company shall have the right and opportunity to examine the person of the assured or beneficiary when and so often as it requires in case of injury, and also the right and opportunity to make an autopsy in case of death when it so requires.

13. No claim against the company on account of accidental injuries to the assured shall be valid in excess of twenty thousand dollars, or one hundred dollars weekly indemnity. No claim against the company on account of accidental injuries to the beneficiary under clause 7 hereof shall be valid in excess of five thousand dollars. Insurance in excess of these amounts shall be void from date of issue, and the premium paid for such excess will be refunded on demand.

14. All claims shall be subject to proof of interest, and no assignment of interest in this policy shall be valid unless the written consent of the company is endorsed hereon and signed by the United States manager.

15. There shall be no insurance under this policy unless the premium is actually

paid by the assured to the company or to the agent whose name is endorsed hereupon prior to the happening of any accident by reason of which claim is made. The company may decline to renew or may cancel the policy at any time by written notice to the assured at the address given in the schedule of warranties endorsed hereupon, in which case the *pro rata* unearned portion of the premium shall be refunded to him, and the company's check, mailed to the assured's address as stated in the schedule of warranties endorsed hereupon, shall be sufficient tender.

16. The terms of this policy cannot be waived nor altered by any agent or representative, and no modification or alteration of any of its provisions shall be valid unless an endorsement is added hereto and signed by the United States manager of the company expressing such modification or alteration.

In witness whereof, The Frankfort Marine, Accident and Plate Glass Insurance Company, of Frankfort-on-the-Main, Germany, has caused these presents to be signed by its United States manager and attorney, but the same shall not be binding upon the company until countersigned by a duly authorized and commissioned agent.

SCHEDULE OF INJURIES.—Optional Indemnities—for each $1000 principal sum written in policy. (See clauses 4 and 7.) For loss of certain members, by severance, within ninety days, after injury, viz.: of one or more fingers (at least one entire phalanx), $30; one or more entire toes, $40; for complete hernia, caused solely and directly by accidental injury, $14; for complete dislocation, viz.: of the shoulder, $20; elbow, $20; wrist, $25; hip, $60; knee, $30; any bones of foot or toes, $30; ankle, $30; for the complete fracture of bones, viz.: of the skull, both tables, $65; lower jaw, $15; clavicle (collar bone), $20; pelvis, $50; thigh, $60; leg, $40; patella (knee cap), $40; arm, between elbow and shoulder, $60; forearm, between the wrist and elbow, $30; two or more ribs, $20; foot or toes, $25; hands or fingers, $25.

NOTE.—Double above amounts paid for travel accidents.

SCHEDULE OF OPERATIONS NECESSITATED BY INJURIES SUSTAINED THROUGH EXTERNAL VIOLENT AND ACCIDENTAL MEANS.—Maximum amounts payable for surgeon's fees for each $1000 principal sum written in policy, in addition to other benefits. (See clauses 6 and 8.) Amputation of foot, hand or forearm, $5; leg or arm, $10; thigh, $20; finger or fingers, $2; abscess or boil, incision, $1; bone abscess, trephining, $5; caries (bone ulcer), curetting, $3; dislocations, reduction of, shoulder, elbow, hip, knee or ankle, $5; wrists or lower jaw, $3; thumb or fingers, $2; excision of shoulder, hip or knee joint, $20; elbow, wrist or ankle joint, $10; toe or toes, $5; felon, incision, $1; fractures, reduction of, nose, lower jaw, collar bone or shoulder blade, forearm (one or both bones), $5; breast bone, rib or ribs, fingers, coccyx, toes, $2; upper arm, $7; wrist or hand, bones of foot, $3; any of the bones of the pelvis or sacrum, $10; thigh, $15; knee cap or leg bones (one or both), $10; gunshot wounds, treatment not necessitating amputation or laparotomy, $5; hernia (abdominal), any cutting operations for the radical cure of the reducible, irreducible or strangulated form, $20; laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision), $20; necrosis (death of bone), sequestrotomy (removal of dead bone), $7; skull trephining for fracture or other cause, $20; synovitis (inflammation of the lining membrane of a joint), incision, $5; tetanus, injection of anti-tetanic serum into frontal lobe of brain, $20; wounds of scalp or other parts, suturing, $1.

The "Disability Policy" gives similar benefits to the "Combination Accident," and also covers every disease, paying doctors' bills and surgeons' fees in addition to the weekly indemnity, paying weekly accident indemnity not exceeding 200 weeks, and for disability caused by disease not exceeding 26 weeks, except for blindness and paralysis, in which case a sum equal to 100 weeks indemnity will be paid. This policy is issued only to first class (A Special) and second (Preferred) risks.

RATES.—Ages eighteen to fifty, $12 per $1000; fifty-one to sixty, $14 per $1000.

POLICY FORM—DISABILITY.

PRINCIPAL SUM, $5000-$10,000. WEEKLY INDEMNITY, $25-$50.

ANNUAL PREMIUM, AGES 18 to 50, $60.
" 51 to 60, 70.

ACCIDENT BENEFITS.—See Combination Accident Policy.

HEALTH BENEFITS.

6. If the assured shall, during the term of this policy, contract any disease which shall not result in death, but which shall result, independently of all other causes, during the continuance of this insurance, or any renewal thereof, and within one year from the date the assured first consulted a duly licensed physician with regard to the state of his eyes, or the disease causing paralysis, in the total and permanent extinction of the entire sight of both eyes, or in permanent paralysis whereby the assured shall entirely lose the use of *both hands* or *both feet*, or of one hand and one foot, and on account of either of

said conditions be permanently unable to engage in any work or occupation for wages or profit, the company will pay to him upon receipt at the company's head-office at New York, N. Y., of satisfactory proofs of the continuance for fifty-two consecutive weeks of such blindness or paralysis, a sum equal to one hundred weeks' indemnity (named in clause 7), on the surrender of this policy. No indemnity shall be payable in respect of the paralysis of an insane person or in respect of the disease understood by the term "general paralysis of the insane."

7. If the assured shall suffer from bodily disease or illness not hereinafter excepted, and such disease or illness shall wholly disable and prevent the assured from performing any and every kind of duty pertaining to his business or occupation, the company will pay the assured twenty-five dollars per week for the period of such disability during which he may be necessarily continuously confined to the house; or if such disease or illness shall, immediately following a period of not less than seven consecutive days when the assured has been necessarily continuously confined to the house in consequence thereof, prevent the assured from performing any and every kind of duty pertaining to his business or occupation, but shall not necessitate confinement to the house, the company will pay to the assured, for a period not exceeding four weeks, forty per cent of the weekly indemnity before specified; any disability of less than seven consecutive days or in excess of twenty-six consecutive weeks is not covered.

8. (SURGEON'S FEES.)—If said injuries sustained, or illness contracted by the assured, within the term of this policy, shall alone, within ninety days from the date of commencement of disability from said injuries or illness, necessitate a surgical operation named in the schedule of operations hereinafter contained, the company will pay to the assured, in addition to the indemnity herein provided, an amount not exceeding the sum set opposite such operation, provided always, that such an amount shall not be payable for more than one operation as the result of any one accident, or cause of illness.

BENEFICIARY BENEFITS, see Combination Accident Policy.

SURGEON'S FEES FOR BENEFICIARY, see Combination Accident Policy.

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13. This policy does not cover disability resulting from any illness or disease contracted while engaged in military or naval service; nor any disease for which the assured is not treated by a duly licensed physician and then only while under his care; nor any disease contracted within fifteen days from noon of the day this policy is issued; nor women (except beneficiaries); nor any person (either as assured or beneficiary) under sixteen or over sixty years of age.

14. This policy does not cover disability due to illness or disease contracted or suffered outside the limits of the United States (not including its possessions beyond the seas), Canada and Europe.

NOTE.—For other conditions see Combination Accident Policy.

SCHEDULE OF INJURIES, see Combination Accident Policy.

SCHEDULE OF OPERATIONS.—Maximum amounts payable for surgeon's fees for each $1000 principal sum written in policy, in addition to other benefits. (See clauses 8 and 10.) Appendicitis (see laparotomy), $20; aneurism (tumor of artery), ligation, $10; amputation of foot, hand or forearm, $5; leg or arm, $10; thigh, $20; finger or fingers, $2; abscess or boil, incision, $1; bone abscess, trephining, $5; bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, $10; carbuncle, incision and treatment, $1; caries (bone ulcer), curetting, $3; dislocations, reduction of, shoulder, elbow, hip, knee or ankle, $5; wrists or lower jaw, $3; thumb or fingers, $2; excision of shoulder, hip or knee joint, $20; elbow, wrist or ankle joint, $10; toe or toes, $5; eye, ear, nose or throat, any cutting operation, $2; felon, incision, $1; fractures, reduction of, nose, lower jaw, collar bone or shoulder blade, forearm (one or both bones), $5; breast bone, rib or ribs, fingers, coccyx, toes, $2; upper arm, $7; wrist or hand, bones of foot, $3; any of the bones of the pelvis or sacrum, $10; thigh, $15; knee cap or leg bones (one or both), $10; ganglion (cysic tumor of tendon sheath), incision and curetting, $3; gunshot wounds, treatment not necessitating amputation or laparotomy, $5; hernia (abdominal), any cutting operations for the radical cure of the reducible, irreducible or strangulated form, $20; hydrocele, tapping, incision or excision of sac, $5; ingrowing toe nail, removal, $2; intestinal obstruction (see laparotomy); kidney, fixation or removal, $20; laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision), $20; lithotomy (operation for removal of stone in bladder), any cutting, $20; mastoiditis, operation for, $10; necrosis (death of bone), sequestrotomy (removal of dead bone), $7; œsophogotomy for stricture or other cause, $20; peritonitis (see laparotomy), $20; paracentesis, tapping of abdomen, bladder, $5; ear drum, $3; rectum, operation for hemorrhoids (external or internal), excision or ligation, prolapsed, operation for fistula in ano—incision, polypus—extirpation, $5; malignant stricture, excision or colosomys, $20; skull trephining for fracture or other cause, $20; synovitis (inflammation of the lining membrane of a joint), incision, $5; tetanus, injection of anti-tetanic serum into frontal lobe of brain, $20; tumors, extirpation from any part of the body, benign, $3; malignant, $10; varicose veins, ligation or excision, $5; varicocele, acupressure, ligation or excision, $5; wounds of scalp or other parts, suturing, $1.

INDUSTRIAL.

In its industrial accident department the Frankfort issues the following policies: Regular Disability policy, Superior Disability policy, Workmen's Indemnity policy. The Regular Disability policy provides indemnity for accident, illness, loss of limbs, hands, feet or eyes.

ACCIDENT INDEMNITY takes effect from date of policy and is paid from date of accident up to a period not exceeding twenty-four consecutive months.

DOUBLE INDEMNITIES are paid for accidental death or disabling injuries received while traveling in a regular passenger conveyance, propelled by steam, electricity, gasolene, cable or compressed air, due to the wrecking or disablement of such vehicle.

BENEFICIARY.—The beneficiary who must be a female relative residing in the United States is insured for certain traveling accidents at the regular rate.

ILLNESS BENEFITS do not take effect until after sixty days from date of policy and the insured must be confined within the house. These benefits are paid after first week of disability unless such disability exceeds thirty days in which case no deduction is made for the first week. Policy does not require confinement to the house for disability caused by felons, boils, abscesses and ulcers.

ACCUMULATION.—All benefits in the policy are increased ten per cent after a full year's premium has been paid and the accidental death benefit is increased ten per cent for each year's renewal for a period of five years. The policy fee of $3 is payable at the time of making application, and covers the first month's insurance. Premium, $1 per month and upwards.

A SPECIAL POLICY AGREEMENT providing payment for first week of illness regardless of duration of disability is issued at an additional premium.

SUPERIOR DISABILITY POLICY. ACCIDENT BENEFITS provided by this policy are the same as the Regular Disability policy.

ILLNESS BENEFITS.—The chief distinction as to illness benefits is that the insured, while he must be totally disabled and treated by a legally qualified physician at least twice within seven days, need not be confined within the house. Policy also pays full benefits for a period not exceeding two consecutive months for all chronic diseases, including tuberculosis, rheumatism, diabetes, paralysis, orchitis, neuritis, hernia, lumbago, lame back, strains, sciatica, Bright's disease, cancer, gout, vaccination, or any chronic ailment.

Premium, $1.25 per month and upwards depending upon the amount of benefits desired.

SPECIAL POLICY AGREEMENT providing payment of first week of illness regardless of duration of disability is issued at an additional premium.

WORKMEN'S INDEMNITY POLICY.—This is a blanket policy insuring any number of specified employes of any particular establishment on the industrial plan. The names of the employes desiring to be insured together with the amount of their indemnity and premiums are set forth in the schedule attached to and forming *a part of the policy.*

General Accident Fire and Life Assur. Corp., Ltd.,

PERTH, SCOTLAND.

Commenced Business 1885. U. S. Office, Fourth and Walnut Sts., Philadelphia, Pa.
FRANKLIN J. MOORE, United States Manager.

The "General" issues the following contracts: "Regular Accident," $25; "General Health," $35; "Utopia Health," $25; "Special Health," $10; "Regular Disability," $60; "Utopia Accident," $30; "Utopia Disability," $70; "Cosmos Accident," $30 and "Cosmos Disability," $70. Accident and health insurance is also written on the industrial plan. Risks are arranged under eight classifications.

ANNUAL PREMIUM RATES PER $1000.—Class one and two, "Cosmos Combination" or "Utopia Combination," $6; "Regular Combination," $5; class three, $7.50; class four, $10; class five, $12.50; class six, $15; class seven, $20; class eight, $25.

BENEFITS.—Each thousand dollars of insurance carries five dollars weekly indemnity and specific benefits for loss of hands, feet or eyes or permanent total disability as follows: Death by accident, or loss of hand and foot, both hands, both feet, or both eyes, $1000; permanent total disability, or loss of right hand, or either foot, $500; left hand, $250; loss of one eye, $125; weekly indemnity (200 weeks), $5. "Utopia" policies provide indemnity for the actual loss of time occasioned by an accident, whether disability is total or partial. "Regular Combination" policies provide special benefits for sunstroke, freezing, poisoning or hydrophobia. Under the "combination" policies indemnity is payable every three months where disability exceeds that period. Double benefits are provided for injuries sustained in passenger trains, subway, elevated or surface cars (cable, trolley or electric), automobiles, locomobiles, passenger steamships (ocean, river or sound), ferry boats, passenger elevators, burning buildings.*

In addition to death benefits all annual premiums paid upon the policy are returned in the event of death.

AGE LIMIT.—Eighteen to sixty-six.

MAXIMUM INDEMNITY.—Death, $15,000; weekly, $50.

THE POLICY FORM.—(UTOPIA GOLD BOND COMBINATION.)
ANNUAL PREMIUM, $30.

The General Accident Fire and Life Assurance Corp., Ltd., of Perth, Scotland (herein called the corporation), in consideration of the statements in the schedule endorsed hereon and made a part hereof, which statements the insured makes on the acceptance of this policy and warrants to be true; and of the payment of the premium prior to date of accident; and in further consideration

*Under these policies a "Bicycle Supplement" providing double benefits for bicycle accidents is issued at an additional premium of $1 per $1000. Cosmos and Utopia *policies pay double* benefits for injuries in any passenger conveyance of a common carrier, *regardless of motive* power.

of written notice to the corporation at Philadelphia, as soon as may be possible after date of accident of death or disability for which claim can be made (which said prior payment and notice are conditions precedent), hereby insures the person described in said schedule (herein called the insured) for the term mentioned in said schedule, beginning at 12 o'clock noon, eastern standard time, of the day this policy is dated, as follows:

TOTAL LOSSES.

1. If any one of the following losses shall result solely and exclusively from bodily injuries, which are the direct and proximate result of and are caused solely and exclusively by external, violent and accidental means, within ninety days from date of accident and such injuries alone necessitate the loss described, the corporation will pay the amount stated under section "B." In event of death the principal sum insured shall be payable to the beneficiary named in said schedule, if surviving, or in event of prior death, to the executor or administrator of said insured.

PAYMENTS IN ONE SUM.	SECTION "B."		
	In First Year of Policy.	Annual Increase in Amount for Five Years.	Value after Fifth Year.
For loss of life, or both hands, or both feet, or one hand and one foot, or entire sight of both eyes..	$ 5,000	$ 500	$ 7,500
For loss of right hand or either foot.....	2,500	250	3,750
For loss of left hand or entire sight of one eye.....	1,250	125	1,875
TOTAL OR PARTIAL DISABILITY FROM INJURIES.			
For loss of time, per week, 200 weeks.....	25.00	2.50	37.50

Above indemnities doubled for travel accidents and tripled under cumulative feature.

2. (TOTAL DISABILITY.)—If such disability proceeds solely and exclusively from bodily injuries which are the direct and proximate result of and are caused solely and exclusively by external, violent and accidental means, and result in immediate, continuous and total disability from date of accident, but not resulting in a total loss as described under Provision 1, the corporation's liability shall extend to and cover the period of such disability, not exceeding two hundred (200) consecutive weeks, at the rate of twenty-five dollars per week.

PARTIAL DISABILITY.—If such injuries result in immediate and continuous partial disability from date of accident or from the termination of total disability, the corporation's liability shall extend to and cover the proportion of time actually lost, not exceeding two hundred (200) consecutive weeks, inclusive of any period of total disability covered above at the same rate per week as provided for total disability.

3. DOUBLE BENEFITS.—If said injuries shall be sustained (1) while the insured is actually riding as a passenger in or on any regular passenger conveyance provided by a common carrier, or (2) while riding in a regular passenger elevator, or (3) in consequence of the burning of a building in which the insured shall be at the commencement of the fire, then and in that case he, or his beneficiary, as the case may be, shall be entitled, in the event of such total loss, to the amount which is provided under Section "A", or, in the event of loss of time from such total or partial disability from said injuries, to indemnity during the period thereof not exceeding two hundred (200) consecutive weeks, at double the amount above provided.

4. This policy is issued subject to the general agreements endorsed hereon, which are to be construed as co-ordinate, as conditions.

In witness whereof, The General Accident Assurance Corporation, Limited, by the United States managers, has executed and attested these presents.

5. (PHYSICIAN'S BILLS FOR INJURIES NOT CAUSING DISABILITY.)—If an injury does not result in a loss specified herein, but requires treatment of the insured by a physician, the corporation will reimburse the insured for the cost thereof, not to exceed twenty-five dollars, provided the physician's receipt, and affidavit on the corporation's blank, is furnished to the corporation within 30 days of the event causing injury.

6. (ADVANCE INDEMNITY FOR CONTINUED DISABILITY.)—Claims for weekly indemnity of more than three months' duration shall be payable at the expiration of three months' total disability and at intervals of three months thereafter, satisfactory affirmative proof of disability and of its continuance being furnished before each payment, final proof in all cases to be furnished as provided herein.

7. (FIXED INDEMNITY FOR SPECIFIC INJURIES WHEN DESIRED.)—If the insured shall suffer a non-fatal injury specified in the "Schedule of Fixed Indemnities" set forth below, he may, subject to all the conditions, provisions and agreements of this policy, elect to receive, in lieu of all other sums provided under this policy, indemnity as specified in said "Schedule of Fixed Indemnities" for such injury, provided such insured signifies his choice in writing, addressed to the corporation at Philadelphia, Pa., within two weeks from the date of an injury for which claim is made under this policy.

SCHEDULE OF FIXED INDEMNITIES.—For the complete fracture of bones, viz.: of the skull, both tables, $300; lower jaw, $75; clavicle (collar bone), $125; scapula (shoulder blade), $175; scapula (shoulder blade with complications), $225; thigh, $300; thigh (involving the hip joint), $350; leg (below the knee), $200; patella (knee cap), $200;

patella (with serious knee joint complications), $250; arm, between elbow and shoulder, $300; forearm, between wrist and elbow, $150; two or more ribs, $75; hand or fingers, $100; foot or toes, $100; Colles' fracture, $150; Pott's fracture, $200; for complete dislocation, viz.: of the shoulder, $75; elbow, $75; wrist, $100; hip, $300; knee, $200; any bones of foot or toe, $125; ankle, $125; for loss, by severance, within ninety days from date of the accident, viz.: of one or more fingers (at least one entire phalanx), $100; one or more toes, $150.

Provided, however, that no claim for more than one of the losses in said "Schedule", the result of any one accident, shall be valid.

DOUBLE FIXED INDEMNITIES.—Or, if such injury shall be sustained (1) while the insured is actually riding as a passenger in or on any regular passenger conveyance provided by a common carrier, or (2) while riding in a regular passenger elevator, or (3) in consequence of the burning of a building in which the insured shall be at the commencement of the fire, then and in that case he shall be entitled to double the amount of fixed indemnity provided above for such injury.

8. (BENEFICIARY BENEFITS.)—In case a beneficiary other than the insured or his legal representatives is specifically named in the schedule of warranties endorsed on this policy, then and not otherwise this policy shall also, in consideration of the premium, insure the person named as beneficiary in the said schedule as follows: Against any one of the following losses, resulting within ninety days from date of accident, and caused solely and exclusively by injuries covered by this policy and sustained by said beneficiary while actually riding as a passenger in or on any regular passenger conveyance provided by a common carrier, or (2) while riding in a regular passenger elevator, or (3) in consequence of the burning of a building in which said beneficiary shall be at the commencement of the fire, in the following sums: Payment for loss of life, both hands, or both feet, or one hand and one foot, or entire sight of both eyes, $5000; one hand or one foot, $2500. The amount above provided in the event of loss of life of beneficiary shall be payable to the insured herein named. In the event that plural beneficiaries are named in this policy, no benefit shall attach under Provisions 8 or 9 for injuries to any of the beneficiaries named.

FIXED INDEMNITIES FOR INJURIES TO BENEFICIARY.—If an injury specified in Provision No. 7, entitled "Fixed Indemnity for Specific Injuries when Desired," is sustained by the beneficiary in accordance with the terms of this provision, the corporation will pay said beneficiary one-half the indemnity specified in the "Schedule of Fixed Indemnities" for such injury, provided always, however, that no claim for more than one of the losses in this provision (No. 8), the result of any one accident, shall be valid.

9. (SURGEON'S FEES OR HOSPITAL EXPENSES FOR OPERATIONS ON INSURED OR BENEFICIARY.)—If injuries covered by this policy shall within ninety days from the date of accident necessitate a surgical operation named in the following schedule of operations, the corporation will pay the insured, in addition to the indemnity provided, the sum set opposite such operation in said schedule, and for any of the operations named necessitated by injuries covered by Provision No. 8, and sustained by the beneficiary, the corporation will pay the beneficiary in addition to the indemnity provided, one-half the sum set opposite such operation in said schedule.

SCHEDULE OF OPERATIONS.—Amputation of foot, hand or forearm, $25; leg or arm, $50; thigh, $100; finger or fingers, $10; dislocations, reduction of, shoulder, elbow, hip, knee or ankle, $25; wrist or lower jaw, $15; thumb or fingers, $10; excision of shoulder, hip or knee joint, $100; elbow, wrist or ankle joint, $50; toe or toes, $25; fractures, reduction of, nose, lower jaw, collar bone or shoulder blade, $25; breast bone, $10; rib or ribs, $10; upper arm, $35; forearm (one or both bones), $25; wrist or hand, $15; fingers, $10; any of the bones of the pelvis or sacrum, $50; coccyx, $10; thigh, $75; knee cap or leg bones (one or both), $50; bones of foot, $15; toe or toes, $10; gunshot wounds, treatment not necessitating amputation or laparotomy, $25; hernia (abdominal), any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $100; laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision), $100; necrosis (death of bone), sequestrotomy (removal of dead bone), $35; peritonitis (see laparotomy), $100; skull, trephining for fracture, $100; synovitis (inflammation of the lining membrane of a joint), incision, $25; tetanus, injection of anti-tetanic serum into frontal lobe of brain, $100; wounds of scalp or other parts, suturing, $5.

Or, if such injury to the insured or the beneficiary shall necessitate any one of the surgical operations named in the schedule above, and such operation is performed in an incorporated hospital, the insured or the beneficiary may elect to receive, in lieu of the amount stipulated as surgeon's fees for such operation, and in addition to the indemnity provided, an additional weekly indemnity for the period of confinement in said hospital not exceeding twelve (12) consecutive weeks, as follows: hospital expenses for the insured, $12.50 per week; hospital expenses for the beneficiary, $6.25 per week, provided written notice of their choice of this benefit shall be given to the corporation at Philadelphia within two weeks of the date of the accident.

In either event such an amount shall not be payable for more than one operation as the result of any one accident.

10. GENERAL AGREEMENTS.—Affirmative proof of loss under Provisions 1, 2, 3, 5, 7 or 8, shall be furnished within sixty days from the time of death, or loss of limb, or of sight, or of the termination of temporary disability. No action at law shall be maintainable before two months or after six months from the date of the filing of the required proof of loss. 11. If the insured is injured after having changed his occupation or duties to one classified by this corporation as more hazardous than that herein stated, or is injured while engaged in any occupation, duty or exposure classed by the corporation as *more* hazardous than that stated in the insured's warranty as to occupation and duties, *the corporation's liability* shall be only for such proportion of the principal sum or other *indemnity as the premium* paid by him will purchase at the rate fixed by this corporation

for such more hazardous occupation, duty or exposure. Written notice must be given to the corporation at Philadelphia, Pa., of any change in occupation or duties. 12. No claim shall exist for compensation for more than one of the above recited losses resulting from the same accident. 13. The corporation shall have the right and opportunity to examine the person of the insured or the beneficiary when and so often as it requires in case of disability, and also the right and opportunity to make an autopsy in case of death when it so requires. 14. The issue of this policy cancels any accident insurance of prior date carried by this corporation on the insured herein named. 15. The corporation can cancel this policy at any time by written notice served upon the insured by a representative of the corporation, or mailed to the insured at his address as herein given. The unearned portion of the premium shall be tendered to the insured and the corporation's check for such amount accompanying such notice, shall be sufficient tender. 16. Failure to comply with all of the provisions and conditions of this policy shall invalidate all claims under this policy. 17. An agent has no authority to change this policy or to waive any of its provisions, nor shall notice to any agent or knowledge of his or of any other person, be held to effect a waiver or change in this policy, or any part of it. No change whatever in this policy, and no waiver of its provisions shall be valid unless an endorsement is attached hereto, signed by the U. S. managers of the corporation, expressing such change or waiver.

TEN PER CENT CUMULATIVE AND RETURN PREMIUM AGREEMENT.—In consideration of the payment by the insured of the premium upon the issuance of this policy and the issuance of each consecutive renewal thereof, the corporation hereby agrees upon each full year's renewal during a term not exceeding five years, to increase the amounts of the benefits herein provided for the death, dismemberment, loss of sight or loss of time of the insured, at the rate of ten per cent of the said (original) amounts, and the corporation further agrees, in case of loss of life, within the meaning and intent of this policy, to return to the beneficiary named, all such annual premiums as may have been paid by the insured to the corporation on this policy in addition to the principal sum provided to be paid in the event of loss of life.

REGISTRATION AND IDENTIFICATION.—In consideration of the receipt at the home office of the premium for this accident policy, the corporation has placed the insured's name on its registration list. If the insured shall, by reason of injury, during the time this policy is in force, be physically unable to communicate with friends, the corporation will, upon receipt of a telegram or other message, giving this policy number, immediately transmit to the relatives or friends of the insured, any information respecting him, and will defray all expenses necessary to put the insured in communication with, and in the care of friends, providing such expense shall not exceed the sum of one hundred dollars ($100.)

Copy of application accompanies policy.

NOTE.—The "Utopia" policies issued by this company by paying indemnity for the actual loss of time sustained, secure to the insured indemnity for partial as well as total disability, whether the loss be 5 per cent, 100 per cent or any other proportion of the total time.

UTOPIA GOLD BOND DISABILITY POLICY.

PRINCIPAL SUM, $5000–$10,000. ANNUAL PREMIUM, $70.
MAXIMUM INDEMNITY, $15,000. WEEKLY INDEMNITY, $25–$50.

The General Accident Fire and Life Assur. Corp., Ltd., of Perth, Scotland (herein called the corporation), in consideration of the statements in the schedule endorsed hereon and made a part hereof, which statements the insured makes on the acceptance of this policy and warrants to be true; and of the payment of the premium prior to date of accident or commencement of sickness; and in further consideration of written notice, as soon as may be possible after date of accident or commencement of sickness, to the Corporation at Philadelphia, of death or disability for which claim can be made (which said prior payment and notice are conditions precedent), hereby insures the person described in said schedule (herein called the insured), for the term mentioned in said schedule, beginning at twelve o'clock noon, eastern standard time, of the day this policy is dated, as follows:

TOTAL LOSSES, see preceding policy.
TOTAL OR PARTIAL DISABILITY FROM INJURIES, see preceding policy.
DOUBLE BENEFITS, see preceding policy.

TOTAL OR PARTIAL DISABILITY FROM SICKNESS.

5. (TOTAL DISABILITY.)—If such disability proceeds, in whole or in part, from any disease or sickness, the corporation's liability shall extend to and cover the period that the insured is wholly and continuously disabled from the performance of any and every kind of business and regularly attended by a regularly licensed physician, not exceeding twenty-six (26) consecutive weeks, in the sum of twenty-five dollars per week.

6. (PARTIAL DISABILITY.)—Disability proceeding in whole or in part from any disease or sickness, and causing a material loss of insured's business time, shall be deemed a partial disability and the corporation's liability shall extend to and cover the time actually lost *during the period the insured is* regularly attended by a regularly licensed physician,

not exceeding twenty-six (26) consecutive weeks, inclusive of any period for which the corporation may be liable under Provision No. 5, at the rate of ten dollars per week.

7. (INDEMNITY IN CASE OF QUARANTINE.)—If the insured shall, by instructions from a board of health or other official authority of like powers, be involuntarily quarantined and prevented thereby from attending to every duty pertaining to his occupation or business, the corporation will pay him while quarantined for a period not exceeding ten weeks, indemnity at the rate per week provided by the policy for "Total Disability from Sickness."

8. (PERMANENT DISABILITY FROM SICKNESS.)—If the insured shall, during the term of this policy, contract any disease that shall not result in death but shall result, independently of all other causes, within one year from date of this policy, in the entire and irrecoverable loss of the sight of both eyes or in incurable paralysis, whereby the insured shall within the said year from date entirely lose the use of both hands or both feet, or of one hand and one foot, and by reason of either of said conditions shall have been for one year and will be thereafter, and during his life, permanently disabled from engaging in any work or occupation for wages or profit, the corporation will pay $2500.

PHYSICIAN'S BILL FOR INJURIES NOT CAUSING DISABILITY, see preceding policy.

ADVANCE INDEMNITY FOR CONTINUED DISABILITY, see preceding policy.

FIXED INDEMNITY FOR SPECIFIC INJURIES WHEN DESIRED, see preceding policy.

SCHEDULE OF FIXED INDEMNITIES, see preceding policy.

DOUBLE FIXED INDEMNITIES, see preceding policy.

BENEFICIARY BENEFITS, see preceding policy.

FIXED INDEMNITIES FOR INJURIES TO BENEFICIARY, see preceding policy.

13. (SURGEON'S FEES OR HOSPITAL EXPENSES FOR OPERATIONS ON INSURED OR BENEFICIARY.)—If injuries sustained or illness contracted by the insured within the term of this policy shall within ninety days from the date of commencement of disability from such injuries or illness necessitate a surgical operation named in the schedule of operations hereinafter contained, the corporation will pay, in addition to the indemnity provided, under Provisions 1, 2, 3, 5 or 6, the sum set opposite such operation in said schedule, and for any of the operations named necessitated by injuries covered by Provision No. 12, and sustained by the beneficiary, the corporation will pay the beneficiary in addition to the indemnity provided, one-half the sum set opposite such operation in said schedule.

SCHEDULE OF OPERATIONS.—Appendicitis (see laparotomy), $100; aneurism (tumor of artery), ligation, $50; amputation of foot, hand or forearm, $25; leg or arm, $50; thigh, $100; finger or fingers, $10; abscess or boil, incision, $5; bone abscess, trephining, $25; bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, $50; carbuncle, incision and treatment, $25; caries (bone ulcer), curetting, $15; dislocations, reduction of, shoulder, elbow, hip, knee or ankle, $25; wrist or lower jaw, $15; thumb or fingers, $10; excision of shoulder, hip or knee joint, $100; elbow, wrist or ankle joint, $50; toe or toes, $25; eye, ear, nose or throat, any cutting operation, $10; felon, incision, $5; fractures, reduction of, nose, lower jaw, collar bone or shoulder blade, $25; breast bone, $10; rib or ribs, $10; upper arm, $35; forearm (one or both bones), $25; wrist or hand, $15; fingers, $10; any of the bones of the pelvis or sacrum, $50; coccyx, $10; thigh, $75; knee cap or leg bones (one or both), $50; bones of foot, $15; toes, $10; ganglion (cystic tumor of tendon sheath, incision and curetting, $15; gunshot wounds, treatment not necessitating amputation or laparotomy, $25; hernia (abdominal), any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $100; hydrocele, tapping, incision or excision of sac, $25; ingrowing toe nail, removal, $10; intestinal obstruction (see laparotomy), kidney; fixation or removal, $100; laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision), $100; lithotomy (operation for removal of stone in bladder), any cutting, $100; mastoiditis, operation for, $50; necrosis (death of bone), sequestrotomy (removal of dead bone), $35; œsophogotomy for stricture or other cause, $100; peritonitis (see laparotomy), $100; paracentesis, tapping of abdomen, $25; bladder, $25; ear drum, $15; rectum, operation for hemorrhoids (external or internal), excision or ligation, $25; prolapsed, operation for, $25; fistula in ano, incision, $25; polypus, extirpation, $25; malignant stricture, excision or colostomy, $100; skull trephining for fracture or other cause, $100; synovitis (inflammation of the lining membrane of a joint), incision, $25; tetanus, injection of anti-tetanic serum into frontal lobe of brain, $100; tumors, extirpation from any part of the body, benign, $15; malignant, $50; varicose veins, ligation or excision, $25, varicocele, acupressure, ligation or excision, $25; wounds of scalp or other parts, suturing, $5.

Or, if such injury to or illness of the insured or injury to the beneficiary shall necessitate any one of the surgical operations named in the schedule above, and such operation is performed in an incorporated hospital, the insured or the beneficiary may elect to receive, in lieu of the amount stipulated as surgeon's fee for such operation and in addition to the indemnity provided, an additional weekly indemnity for the period of confinement in said hospital not exceeding twelve (12) consecutive weeks, as follows: hospital expenses for the insured, $12.70 per week; hospital expenses for the beneficiary, $6.25 per week, provided written notice of their choice of this benefit shall be given to the corporation at Philadelphia within two weeks of the date of the accident. In either event such an amount shall not be payable for more than one operation as the result of any one accident or cause of disability.

GENERAL AGREEMENTS.—14. Affirmative proof of loss under Provisions 1, 2, 3, 5, 6, 7, 11 or 12, shall be furnished within sixty days from the time of death, or loss of limb, or of sight, or of the termination of quarantine or temporary disability. Affirmative preliminary proof of permanent disability under provision No. 8 must be furnished to the corporation within two months, and satisfactory affirmative final proof thereof within fourteen months, from the date of beginning of permanent total disability. No action at law shall be maintainable before two months or after six months from the date of the

of the required proof of loss. 15. This insurance covers quarantine or disability disease or sickness only when the quarantine, disease or sickness is contracted and tarantine or disability sustained within the limits of the United States, Canada or e, excluding any territory of the United States acquired since 1897. This insur- does not cover disability, temporary or permanent, from any disease or sickness encing within fifteen days from noon of the date of this policy, nor from disease cness commencing while engaged in military or naval service, nor from disease or as where disability is of less than seven days' duration. 16. If the insured suffers or disability covered by this policy after having changed his occupation or duties classified by this corporation as more hazardous than that herein stated, or is d while engaged in any occupation, duty or exposure classed by the corporation as hazardous than that stated in the insured's warranty as to occupation and duties, rporation's liability shall be only for such proportion of the principal sum or other nity as the premium paid by him will purchase at the rate fixed by this corporation ch more hazardous occupation, duty or exposure. Written notice must be given corporation at Philadelphia, Pa., of any change in occupation or duties. 17. No shall exist for compensation for more than one of the above recited losses resulting the same accident or from the same sickness or from an accident and a sickness. he corporation shall have the right and opportunity to examine the person of the d or the beneficiary when and so often as it requires in case of disability, and also ght and opportunity to make an autopsy in case of death when it so requires. 19. ssue of this policy cancels any accident or health insurance of prior date carried by rporation on the insured herein named. 20. The corporation can cancel this policy y time by written notice served upon the insured by a representative of the corpo- , or mailed to the insured at his address as herein given. The unearned portion premium shall be tendered to the insured and the corporation's check for such nt accompanying such notice shall be sufficient tender. 21. Failure to comply all of the provisions and conditions of this policy shall invalidate all claims under olicy. 22. An agent has no authority to change this policy or to waive any of its sions, nor shall notice to any agent or knowledge of his or of any other person, be held ct a waiver or change in this policy, or any part of it. No change whatever in this , and no waiver of its provisions shall be valid unless an endorsement is attached , signed by the U. S. managers of the corporation, expressing such change or waiver.

N PER CENT CUMULATIVE AND RETURN PREMIUM AGREEMENT, see preceding policy.

GISTRATION AND IDENTIFICATION, see preceding policy.

"COSMOS-UTOPIA" ACCIDENT POLICY.

NNUAL PREMIUM, $30. MAXIMUM AMOUNT, $15,000.

NCIPAL SUM, $5000-$10,000. WEEKLY INDEMNITY, $25-$50.

he General Accident Fire and Life Assur. Corp., Ltd. (herein ed the corporation), in consideration of the statements in the dule endorsed hereon and made a part hereof, which state- its the insured makes on the acceptance of this policy and rants to be true;

d of the payment of the premium prior to date of accident, and in further consid- n of written notice to the corporation at Philadelphia, as soon as may be possible date of accident, of death or disability for which claim can be made (which said ent and notice are conditions precedent), hereby insures the person described in chedule (herein called the insured), for the term mentioned in said schedule, be- g at 12 o'clock noon, eastern standard time, of the day this policy is dated, as follows:

TAL LOSSES.—1. If any one of the following losses shall result solely and exclusively bodily injuries which are the direct and proximate result of and are caused solely xclusively by external, violent and accidental means, within ninety days from date cident and such injuries alone necessitate the loss described, the corporation will he amount stated under section "B."

event of death the principal sum insured shall be payable to the beneficiary named d schedule, if surviving, or in event of prior death, to the executor or administrator id insured.

PAYMENTS IN ONE SUM.	SECTION "B."		
	In First Year of Policy.	Annual Increase in Amount for Five Years.	Value after Fifth Year.
ss of life, or both hands, or both feet, or one d and one foot, or entire sight of both eyes..	$ 5,000	$ 500	$ 7,500
ss of right hand or either foot.....	2,500	250	3,750
ss of left hand.....	1,250	125	1,875
ss of entire sight of one eye.....	650	65	975

Double above amounts payable under section "A."

MPORARY DISABILITY FROM INJURIES.—2. If such disability, total or partial, or proceeds solely and exclusively from bodily injuries which are the direct and mate result of and are caused solely and exclusively by external, violent and ental means, and result in immediate and continuous disability from date of nt, *but not resulting in* a total loss as described under Provision 1, the corpora-

tion's liability shall extend to and cover the time actually lost during the period of such disability not exceeding two hundred (200) consecutive weeks, at the rate of twenty-five dollars per week.

3. If injuries described in Provisions 1 and 2 shall be sustained (1) while the insured is actually riding as a passenger in or on any regular passenger conveyance provided by a common carrier, or (2) while riding in a regular passenger elevator, or (3) in consequence of the burning of a building in which the insured shall be at the commencement of the fire, then and in that case he, or his beneficiary, as the case may be, shall be entitled, in the event of such total loss, to the amount which is provided under Section "A," or, in the event of actual loss of time from such temporary disability, to indemnity during the period thereof not exceeding two hundred consecutive weeks, at the rate of fifty dollars per week.

TEN PER CENT. CUMULATIVE AGREEMENT.—In consideration of the payment by the insured of the premium upon the issuance of this policy, and the issuance of each consecutive renewal thereof, the corporation hereby agrees upon each full year's renewal during a term not exceeding five years to increase the amounts of the benefits herein provided for death, dismemberment or loss of sight of the insured, at the rate of ten per cent. of the said (original) amounts.

PRINCIPAL SUM CONVERTIBLE INTO 20-YEAR 4 PER CENT. GOLD BONDS.—The principal sum insured under this policy shall be payable at the option of the beneficiary, in United States gold coin, or its equivalent, or in twenty-year 4 per cent, gold bonds of The General Accident Assurance Corporation, Limited. These bonds will be registered or made payable to bearer as desired, and interest will be paid annually during the twenty years, at the end of which period the full amount of the bonds will be paid.

In witness whereof, The General Accident Assurance Corporation, Limited, by its United States managers, has executed and attested these presents.

This policy shall not be valid until countersigned by the duly authorized representative of the corporation at Philadelphia, Pa.

HEALTH INSURANCE.

The company issues three straight health policies: "The General," covering any disease or sickness, annual premium $35, principal sum, $2,500; weekly indemnity, $25. The "Utopia Health," principal sum $2,500; weekly indemnity, $25; annual premium, $25.

The latter groups certain diseases, paying indemnity for 26 weeks under Section "A" for appendicitis, Asiatic cholera, acute dysentery, boils, cholera morbus, chicken-pox, diphtheria, erysipelas, hydrophobia, measles, mumps, peritonitis, scarlet fever, scarlatina, small-pox, tetanus, typhus fever, varioloid, yellow fever.

Thirteen weeks' indemnity for congestive fever, colitis, enteritis, entero-colitis, eczema, freezing, gastritis, gastro-enteritis, gravel.

Five weeks' indemnity for apoplexy, acute meningitis, brain fever. Bright's disease, cerebro-spinal meningitis, cancer, epilepsy, hepatitis, jaundice, locomotor ataxia, lung fever, malarial fever, nephritis, pneumonia, tumor, typhoid fever and two weeks' indemnity for any other disease not specified above.

The "Special Health," annual premium, $10; principal sum, $2,500; weekly indemnity, $25 for 26 weeks, covering the following diseases:

Appendicitis, acute dysentery, Asiatic cholera, angina pectoris, boils, carbuncle, chicken-pox, cellulitis, cerebro-spinal meningitis, acute meningitis, cholera morbus, diphtheria, diabetes, erysipelas, hydrophobia, mumps, measles, peritonitis, pneumonia—broncho-pneumonia—croupous, small-pox, varioloid, scarlet fever, scarlatina, typhus fever, typhlitis, tetanus, yellow fever.

POLICY FORM—"GENERAL HEALTH."

PRINCIPAL SUM, $2,500. WEEKLY INDEMNITY, $25.
ANNUAL PREMIUM, $35.

The General Accident Fire and Life Assur. Corp., Ltd., of Perth, Scotland (herein called the corporation), in consideration of the statements in the Schedule endorsed hereon and made a part hereof, which statements the insured makes on the acceptance of this policy and warrants to be true; and in further consideration of an annual premium of Thirty-five Dollars,

Hereby insures the person described in said schedule (herein called the insured), subject to all the provisions and conditions herein contained and endorsed hereon, which are conditions precedent, for the term of twelve months, beginning at 12 o'clock noon, *standard time*, of the day this policy is dated, as follows:

TEMPORARY DISABILITY.

1. *In the sum of $25* dollars per week for loss of time from disability which shall con-

tinuously and wholly disable the insured from transacting any and every kind of business from any disease or sickness.

The corporation assumes no liability in any case where disability is of less than one week's duration. The corporation will be liable for a period of not more than twenty-six consecutive weeks, and only for the period during which the insured shall be necessarily confined to the house.

In the event of the insured's death in consequence of disease or sickness, the corporation's liability shall not exceed the amount of weekly indemnity that would otherwise be payable to the insured.

PERMANENT DISABILITY.

2. In a sum equal to 100 weeks indemnity for temporary disability aforesaid if the insured shall, during the term of this policy, contract any disease that shall not result in death but shall result, independently of all other causes, within one year from date of this insurance or any renewal thereof, in the entire and irrecoverable loss of the sight of both eyes or in incurable paralysis, whereby the insured shall entirely lose the use of both hands or both feet, or of one hand and one foot, and by reason of either of said conditions shall have been for one year and will be thereafter, and during his life, permanently disabled from engaging in any work or occupation for wages or profit, said sum to be paid to him upon receipt of satisfactory proof of the above at the office of the U. S. managers of the corporation in Philadelphia, Pa.

3. This insurance does not cover temporary or permanent disability resulting from voluntary or unnecessary exposure to contagion or infection; nor from any disease or sickness for which the insured is not regularly treated by a regularly licensed physician; nor from any disease or sickness resulting from injury by violence; nor from any disease or sickness occasioned by, or resulting from a surgical operation, or commencing during war or while engaged in military or naval service.

4. This insurance does not cover disability, temporary or permanent, from any disease or sickness commencing within fifteen days from noon of the date of this policy; nor does it cover disability, temporary or permanent, for any period for which the insured has either made claim or become entitled to indemnity from this or any other company or association, for or on account of injuries by accidental violence.

5. No claim against this corporation under health policies shall be valid in excess of five thousand dollars for permanent disability, as herein defined, nor for weekly indemnity for temporary disability in excess of the average weekly earnings of the insured, or in excess of fifty dollars per week.

6. This insurance begins and ends at 12 o'clock noon, standard time, and shall not take effect under this policy or any renewal hereof unless the premium is paid previous to any disease or sickness, by reason of which claim is made. The corporation may cancel this policy at any time by written notice served upon the insured by a representative of the corporation, or mailed to the insured at his address as herein given. The unearned portion of the premium shall be tendered to the insured, and the corporation's check for such amount accompanying such notice shall be sufficient tender. This insurance does not cover women nor persons under eighteen or over sixty years of age.

7. If notice is given or claim made hereunder, any physician employed by the corporation shall have the right and opportunty to examine the person or body of the insured in respect to any alleged disease or sickness, when and so often as such physician may deem necessary.

8. Written notice must be given to the U. S. managers of the corporation, at Philadelphia, Pa., of any disease or sickness for which a claim is to be made, with particulars thereof and the full name and address of the insured, and failure to give such written notice within ten days of the commencement of disability from such disease or sickness shall invalidate all claims under this policy. Notice given to any agent shall not constitute notice to the said managers. Affirmative proof of duration of disability must also be furnished to the corporation within two months from the termination of temporary disability. Affirmative preliminary proof of permanent disability under Clause 2, must be furnished to the corporation within two months, and affirmative final proof thereof within fourteen months from the date of beginning of permanent total disability. Legal proceedings for recovery hereunder shall not be brought before the expiration of three months from the date of filing final proofs at the office of the U. S. managers of the corporation; nor brought at all unless commenced within four months from date of the termination of such temporary disability, or within eighteen months from the commencement of such permanent disability.

9. This insurance covers only when the disease or sickness is contracted and the disability sustained within the limits of the United States, Canada or Europe, but does not cover disease or sickness contracted, or disability sustained, in any part of Alaska or the British Possessions in America north of the sixtieth degree of north latitude and west of the fifty-third degree of longitude west from Washington, D. C., or in any territory of the United States acquired since 1897.

10. The corporation qualifies its agents by written contracts. Persons not holding agent's contracts shall not be deemed agents in matters relating to this insurance. An agent has no authority to change this policy or to waive any of the provisions, nor shall notice to any agent or knowledge of his or any other person be held to effect a waiver or change in this policy, or any part of it. No change whatever in this policy, and no waiver of its provisions, shall be valid unless an indorsement is added hereto, signed by the U. S. managers of the corporation, expressing such change or waiver.

In witness whereof, The General Accident Assurance Corporation, Limited, by its United States managers, has executed and attested these presents.

SURGEON'S FEES ENDORSEMENT FOR "GENERAL HEALTH" POLICIES.

If the insured under the policy to which this endorsement is attached shall carry con-

currently with this policy, a policy of accident insurance in The General Accident Assurance Corporation, Limited, and said policy is in force at the commencement of disability covered by the policy to which this endorsement is attached, then and in that event only there shall also be payable under the policy if an illness contracted within the term of the policy shall, within ninety days from the date of commencement of disability from such illness, necessitate a surgical operation named in the schedule of operations endorsed hereon the sum set opposite such operation in said schedule, provided always that such an amount shall not be payable for more than one operation as the result of any one cause of disability.

SCHEDULE OF OPERATIONS.

The following amounts will be paid for each five dollars of indemnity per week provided by the policy to which this endorsement is attached: Appendicitis (see laparotomy), $20; aneurism (tumor of artery)—ligation, $10; abscess of boil—incision, $1; bone abscess—trephining, $5; bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, $10; carbuncle—incision and treatment, $5; caries (bone ulcer)—curetting, $3; eye, ear, nose or throat—any cutting operation, $2; felon—incision, $1; ganglion (cystic tumor of tendon sheath)—incision and curetting, $3; hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $20; hydrocele—tapping—incision or excision of sac, $5; ingrowing toe nail—removal, $2; intestinal obstruction (see laparotomy), $20; kidney—fixation or removal, $20; laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision), $20; lithotomy (operation for removal of stone in bladder)—any cutting, $20; mastoiditis—operation for, $10; necrosis (death of bone)—sequestrotomy (removal of dead bone), $7; œsophogotomy for stricture or other cause, $20; peritonitis (see laparotomy), $20; paracentesis—tapping of abdomen, $5; bladder, $5; ear drum, $3; rectum—operation for hemorrhoids (external or internal) excision or ligation, $5; prolapsed—operation for, $5; fistula in ano—incision, $5; polypus—extirpation, $5; malignant stricture—excision or colostomy, $20; synovitis (inflammation of the lining membrane of a joint)—incision, $5; tetanus—injection of anti-tetanic serum into frontal lobe of brain, $20; tumors—extirpation from any part of the body—benign, $3; malignant, $10; varicose veins—ligation or excision, $5; varicocele—acupressure—ligation or excision, $5.

INDUSTRIAL DEPARTMENT.

C. H. BOYER, General Manager.

In this branch the company issues a "Regular" and a "Special" policy. The "Regular" form provides indemnity for accident, illness and accidental death. The accident indemnity takes effect from date of policy, and in case of disability, indemnity will be paid for the time the assured is disabled, not exceeding twenty-four months. Illness benefits take effect after the expiration of sixty days from date of policy and are paid for the time assured is confined in the house after the first week, not exceeding six months. Partial indemnity is also paid.

"Special" policies provide the same benefits, under the same conditions as regular policies, except that the words "after the first week" in the health provision are eliminated.

BUSINESS AND PROFESSIONAL MEN'S POLICY.—Provides $100 a month indemnity for accident or sickness and $500 death benefit, issued in Classes A and AA only. Cost, ages 18 to 50, Class AA, or Preferred, $24 a year; Class A or Select, $30 a year. Ages 50 to 60, same classes, $34 and $40 a year, respectively. Regular policy fee is charged.

AGE LIMITS.—Male persons between ages 18 and 65. Over 50 years add 50 per cent. to rates; over 60 years, add 100 per cent.

POLICY FEE.—A fee of $5 is collected once and pays for the policy and insurance for the month during which policy is written.

LAPSED POLICIES.—May be renewed upon satisfactory certificate of good health and payment of the following fees: If delinquent less than thirty days one monthly premium; over thirty

days and less than sixty days, one monthly premium and fee of fifty cents; over sixty days, one monthly premium and fee of $1.

WOMEN.—Wage earners between ages 18 and 45, inclusive, are insured under the regular policy form for $25 a month indemnity, and $200 accidental death; monthly premium, $1. For larger indemnities risks are classified, and premiums advanced 50 per cent. Women are not written for more than $50 a month accident and $40 a month sickness indemnity.

"REGULAR" POLICY FORM—CLASS AA, OR PREFERRED. MONTHLY ACCIDENT INDEMNITY, $100. PRINCIPAL SUM, $1000. MONTHLY SICKNESS INDEMNITY, $60. MONTHLY PREMIUM, $2.

The General Accident Fire and Life Assur. Corp., Ltd., of Perth, Scotland, United States Offices, Philadelphia, Pa. (herein called the corporation), in consideration of the policy fee, the premium and of the statements, warranties and agreements in the schedule endorsed hereon and made a part hereof, which statements the assured makes on the acceptance of this policy and warrants to be true,

Does hereby insure the person described in said schedule (hereinafter called the assured), subject to the provisions, conditions and limitations herein contained and endorsed hereon, from 12 o'clock noon, standard time, of the day this contract is dated until 12 o'clock noon, standard time, of the first day of April, 1905, and for such further periods, stated in the renewal receipts, as the payment of the premium specified in said schedule will maintain this policy and insurance in force, to wit:

(a) (TOTAL ACCIDENT DISABILITY.)—At the rate of $100 per month, for a period not exceeding twenty-four consecutive months, against total loss of time resulting directly and independently of all other causes from bodily injuries effected through external, violent and accidental means, and which wholly and continuously from date of accident disable and prevent the assured from performing every duty pertaining to any business or occupation.

(b) (PARTIAL DISABILITY.)—Or, if such injuries shall wholly and continuously, from date of accident, disable and prevent the assured from performing one or more important daily duties pertaining to his occupation, or in event of like disability immediately following total loss of time, the company will pay the assured for the period of such partial disability, not exceeding six consecutive months, two-fifths of the rate specified in paragraph (a); provided, the maximum period for which indemnity shall be paid, under paragraphs (a) and (b) hereof, for any one injury, shall not exceed twenty-four consecutive months.

(c) (SPECIFIC TOTAL LOSSES.)—Or, if any one of the following specific total losses shall result solely from such injuries within ninety days from date of accident, the company will pay, in lieu of any other indemnity, for loss of life, both hands, both feet, one hand and one foot, entire sight of both eyes, the principal sum; either hand, either foot, half principal sum; entire sight of one eye, one-third the principal sum. Indemnity for loss of life shall be payable to the beneficiary named in said schedule, if surviving, otherwise, to the executors or administrators of the assured.

(d) (DOUBLE INDEMNITY.)—Or, if such injuries are sustained by the assured, (1) while riding as a passenger within the enclosed part of any railway passenger car provided for the exclusive use of passengers and propelled by steam, cable, compressed air or electricity; (2) or, while riding as a passenger on board a steam vessel licensed for the regular transportation of passengers; and such injuries shall be due directly to or in consequence of the wrecking of such car or vessel, then the amount to be paid shall be double the sum that would, under the terms of this policy, be otherwise payable for any such injuries.

(e) (ILLNESS INDEMNITY.)—Or, at the rate of $60 per month, for the number of consecutive days, after the first week, that the assured is necessarily and continuously confined within the house, and therein regularly visited by a legally qualified physician, by reason of illness that is contracted and begins after this policy has been maintained in continuous force for sixty days; or, if during convalescence immediately following said confinement, or by reason of any non-confining illness, the assured shall be wholly and continuously disabled from performing every duty pertaining to any business or occupation, and require the regular attendance of such physician, the company will pay him indemnity at one-fifth the above rate for a period not exceeding two consecutive months, provided the maximum period for which indemnity shall be paid under this paragraph for any one illness shall not exceed six consecutive months.

(f) (TEN PER CENT. INCREASE.)—The indemnities above provided (paragraph (d) excepted) shall be increased ten per cent. on any claim accruing hereunder if the premiums hereon are paid annually in advance, or on any claim originating after this policy shall have been maintained in continuous force without default for not less than one year immediately preceding.

(g) (GENERAL AGREEMENTS.)—Disability or loss resulting wholly or in part, directly

or indirectly, from sunstroke, freezing, carbuncles, boils, felons, abscesses, ulcers, blood-poison or contact with poisonous or infectious substances is classified as illness and covered only under paragraph (e) of this policy, the original cause thereof notwithstanding.

(h) In event of injury or loss, fatal or otherwise, of which there shall be no external or visible mark on the body; or injury, fatal or otherwise, or disability due wholly or in part, directly or indirectly, to disease or bodily infirmity; or injury, fatal or otherwise, or disability resulting, directly or indirectly, from any gas, vapor, narcotic, anaesthetic or poison; or from rioting or strikes; or from exposure to obvious risk of injury or obvious danger; or death or disability due to or resulting, directly or indirectly, from injuries intentionally inflicted upon the assured by himself or by any other person, or from injuries inflicted upon the assured by himself, or received by him while insane; or while under the influence of any intoxicant or narcotic; or while suffering from disease or illness; or while attempting to evade arrest; or while violating law; or while violating the rules of a corporation, or the rules of a public carrier effecting the safety of its passengers; or disability or illness resulting wholly or in part, directly or indirectly, from tuberculosis, rheumatism, paralysis, orchitis, neuritis, hernia, lumbago, lame back, strains, sciatica, vaccination, any venereal disease, dementia, insanity, or from surgical operation for any chronic ailment, then, and in all such cases referred to in this paragraph, the limit of the company's liability shall be one-fifth of the amount which would otherwise be payable under this policy, anything herein to the contrary notwithstanding.

(i) Written notice of any injury, fatal or non-fatal, or of any illness for which claim can be made, must be given to the company at Philadelphia, Pa., within ten days from date of accident or beginning of illness. Failure on the part of the assured or the beneficiary to comply strictly with said notice requirements shall limit the liability of the company to one-fifth the amount which would be otherwise payable under this policy.

(j) Affirmative proof of any injury, fatal or non-fatal, or of any illness for which claim can be made, must be furnished to the company at Philadelphia, Pa. (on blanks provided by the company) within thirty days from date of death, loss of limb, or of sight, or of the termination of disability; provided that such proof as to injury must affirmatively establish the fact that such death, disability or loss resulted directly and independently of all other causes from bodily injuries effecting through external, violent and accidental means. No action at law or in equity shall be maintainable before three months or after six months from the date on which this paragraph provides that said affirmative proof must be furnished to the company. Any claim not brought in conformity with the provisions of this paragraph shall be forfeited to the company.

(k) An agent has no authority to change this policy nor to waive any of its conditions. Notice to or from any agent or knowledge acquired by him shall not be held to effect a change or waiver of this policy or any condition thereof. No assignment of change of this policy or waiver of any of its conditions shall be valid unless agreed to in writing by the U. S. managers of the corporation and endorsed hereon.

In witness whereof, The General Accident Assurance Corporation, Limited, by its U. S. managers has executed and attested these presents.

THIS POLICY IS ISSUED TO AND ACCEPTED BY THE ASSURED SUBJECT TO THE FOLLOWING CONDITIONS:

(1) If the payment of any renewal premium shall be made after the expiration of this policy or of the last renewal receipt, neither the assured nor the beneficiary will be entitled to recovery for any accidental injury happening between the date of such expiration and 12 o'clock noon, standard time, of the day following the date of such renewal payment; nor for any illness originating before the expiration of thirty days after the date of such renewal payment. The acceptance of any renewal premium shall be optional with the company.

(2) The company shall have the right and opportunity to examine the person of the assured in event of his injury or illness when and so often as it requires; and, in case of death, it shall also have the right and opportunity to make an autopsy. Refusal to permit such examination or autopsy shall invalidate any and all claims hereunder. The consent of the beneficiary shall not be requisite to a surrender of this policy nor to a change of beneficiary. The issue of this policy cancels all policies of prior date issued by the company to the assured.

(3) The company may cancel this policy at any time, without prejudice to the rights of the assured to any claim then pending, by written notice of cancellation served upon or mailed to the address of the assured as it appears of record with the company, together with the company's check for the unearned portion, if any, of the premium paid, which check shall be sufficient tender.

(4) Indemnity will not accrue hereunder in excess of the time the assured is, by reason of injury or illness, under the professional care and regular attendance of a legally qualified physician or surgeon. If the assured is disabled by injury or illness for more than thirty days, he or his representative shall, as a condition precedent to recovery hereunder, furnish the company, every thirty days, with a report in writing from his attending physician or surgeon, fully stating the condition of the assured and the probable duration of his disability.

(5) The company may, at its option, deduct at the rate of one monthly premium for each ten dollars ($10.00) of indemnity from any sum payable under paragraphs (a), (b), (d), or (e) to be applied as advance premiums.

(6) The premiums hereon must be paid either at the home office of the company, Philadelphia, Pa., or to a person designated in writing by an officer of the company to receive them; and if paid to any other person, such payments shall not be binding on the company.

WARRANTIES IN APPLICATION.

I understand and agree, (1) that if I contract illness or am injured, fatally or otherwise

after having changed my occupation to one classified by this company as more hazardous than that herein stated, or if I am injured while doing any act or thing pertaining to any occupation so classified, the liability of the company shall be only for such proportion of the principal sum or other indemnity as the premium paid by me will purchase at the rates fixed by this company for such more hazardous occupation; (2) that the insurance shall not exceed the amount of my average wages, or money value of my time; (3) I expressly waive, on behalf of myself or of any other person who shall have or claim any interest in any policy issued hereon, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

I understand and agree that the insurance is not effective until the policy has actually been issued by the company and the policy fee or premium paid; that the company is not bound by any knowledge of or statements made by or to any agent unless written hereon. I further agree to accept the policy subject to all its conditions and pay the monthly premium of.....dollars in advance without notice.

General Accident Insurance Company,

FOURTH AND WALNUT STREETS, PHILADELPHIA, PA.

Commenced Business 1899. F. NORIE-MILLER, President.
FRANKLIN J. MOORE, Vice-President and Secretary.

The "General" issues the following contracts: "Regular Accident," $25; "General Health," $35; "Utopia Health," $25; "Special Health," $10; "Regular Disability," $60; "Utopia Accident," $30; "Utopia Disability," $70; "Cosmos Accident," $30, and "Cosmos Disability," $70. Accident and health insurance is also written on the industrial plan. Risks are arranged under eight classifications.

ANNUAL PREMIUM RATE FOR $1,000.—Class one and two, "Cosmos" combination or "Utopia" combination, $6; "Regular" combination, $5; class three, $7.50; class four, $10; class five, $12.50; class six, $15; class seven, $20; class eight, $25.

BENEFITS.—Each thousand dollars of insurance carries five dollars weekly indemnity and specific benefits for loss of hands, feet or eyes or permanent total disability as follows: Death by accident, or loss of hand and foot, both hands, both feet, or both eyes, $1,000; permanent total disability, or loss of right hand, or either foot, $500; left hand, $250; one eye, $125; weekly indemnity (200 weeks), $5. "Utopia" policies provide indemnity for the actual loss of time occasioned by an accident, whether disability is total or partial. "Regular" Combination provides special benefits for sunstroke, freezing, poisoning, hydrophobia. Under the combination policies indemnity is payable every three months where disability exceeds that period. Double benefits are provided for injuries sustained in passenger trains, subway, elevated or surface cars (cable, trolley or electric), automobiles, locomobiles, passenger steamships (ocean, river or sound), ferry boats, passenger elevators, burning buildings. In addition to death benefits all annual premiums paid upon the policy are returned in the event of death.

Under these policies a "Bicycle Supplement" providing double benefits for bicycle accidents is issued at an additional premium of $1 per $1,000.

"Cosmos" and "Utopia" policies pay double benefits for injuries in any passenger conveyance of a common carrier, regardless of motive power.

AGE LIMITS.—Eighteen to sixty-six.

"UTOPIA" GOLD BOND DISABILITY POLICY.

PRINCIPAL SUM, $5,000. WEEKLY INDEMNITY, $25–$50.
MAXIMUM SUM, $15,000. ANNUAL PREMIUM, $70.

The General Accident Insurance Company, of Philadelphia (herein called the company), in consideration of the statements in the schedule endorsed hereon and made a part hereof, which statements the insured makes on the acceptance of this policy and warrants to be true; and of the payment of the premium *prior to date of* accident or commencement of sickness; and in *further consideration* of written notice as soon as may be possible

after date of accident, or commencement of sickness to the company at Philadelphia, of death or disability for which claim can be made (which said prior payment and notice are conditions precedent), hereby insures the person described in said schedule (herein called the insured), for the term mentioned in said schedule, beginning at twelve o'clock noon, eastern standard time, of the day this policy is dated, as follows:

1. (TOTAL LOSSES.)—If any one of the following losses shall result solely and exclusively from bodily injuries, which are the direct and proximate result of and are caused solely and exclusively by external, violent and accidental means, within ninety days from date of accident and such injuries alone necessitate the loss described, the company will pay the amount stated under Section "B."

In event of death the principal sum insured shall be payable to the beneficiary named in said schedule, if surviving, or in event of prior death, to the executor or administrator of said insured.

PAYMENTS IN ONE SUM.	SECTION "B."		
	In First Year of Policy.	Annual Increase in Amount for Five Years.	Value after Fifth Year.
For loss of life, both hands, both feet, one hand and one foot, entire sight of both eyes	$ 5,000	$ 500	$ 7,500
Right hand, or either foot	2,500	250	3,750
Left hand, or entire sight of one eye	1,250	125	1,875
TOTAL OR PARTIAL DISABILITY FROM INJURIES. For loss of time, per week, 200 weeks	25.00	2.50	37.50

Double above amounts payable under Section "A."

2. (TOTAL DISABILITY.)—If such disability proceeds solely and exclusively from bodily injuries which are the direct and proximate result of and are caused solely and exclusively by external, violent and accidental means, and results in immediate, continuous and total disability from date of accident, but not resulting in a total loss as described under Provision 1, the company's liability shall extend to and cover the period of such disability, not exceeding two hundred (200) consecutive weeks, at the rate of $25 per week.

PARTIAL DISABILITY.—If such injuries result in immediate and continuous partial disability from date of accident or from the termination of total disability the company's liability shall extend to and cover the proportion of time actually lost, not exceeding two hundred (200) consecutive weeks inclusive of any period of total disability covered above at the same rate per week as provided for total disability.

3. (DOUBLE BENEFITS.)—If said injuries shall be sustained (1) while the insured is actually riding as a passenger in or on any regular passenger conveyance provided by a common carrier, or (2) while riding in a regular passenger elevator, or (3) in consequence of the burning of a building in which the insured shall be at the commencement of the fire, then and in that case he, or his beneficiary as the case may be, shall be entitled, in the event of such total loss, to the amount which is provided under Section "A," or, in the event of loss of time from such total or partial disability from said injuries to indemnity during the period thereof not exceeding two hundred (200) consecutive weeks, at double the amount above provided.

4. This policy is issued subject to the general agreements endorsed hereon which are to be construed as co-ordinate, as conditions.

In witness whereof, The General Accident Insurance Company, by its president and secretary, has executed and attested these presents.

5. (TOTAL OR PARTIAL DISABILITY FROM SICKNESS, TOTAL DISABILITY.)—If such disability proceeds, in whole or in part, from any disease or sickness, the company's liability shall extend to and cover the period that the insured is wholly and continuously disabled from the performance of any and every kind of business and regularly attended by a regularly licensed physician, not exceeding twenty-six (26) consecutive weeks, in the sum of twenty-five dollars per week,

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6. (PARTIAL DISABILITY.)—Disability proceeding in whole or in part from any disease or sickness, and causing a material loss of insured's business time, shall be deemed a partial disability and the company's liability shall extend to and cover the time actually lost during the period the insured is regularly attended by a regularly licensed physician, not exceeding twenty-six (26) consecutive weeks inclusive of any period for which the company may be liable under Provision No. 5, at the rate of ten dollars per week.

7. (INDEMNITY IN CASE OF QUARANTINE.)—If the insured shall, by instructions from a board of health or other official authority of like powers, be involuntarily quarantined and prevented thereby from attending to every duty pertaining to his occupation or business, the company will pay him while so quarantined for a period not exceeding ten weeks, indemnity at the rate per week provided by the policy for "Total Disability from Sickness."

8. (PERMANENT DISABILITY FROM SICKNESS.)—If the insured shall, during the term of this policy, contract any disease that shall not result in death but shall result, independently of all other causes, within one year from date of this policy, in the entire and irrecoverable loss of the sight of both eyes or in incurable paralysis, whereby the insured shall within the said year from date entirely lose the use of both hands or both feet, or of one hand and one foot, and by reason of either of said conditions shall have been for one year and will be thereafter, and during his life, permanently disabled from engaging in any work or occupation for wages or profit, the company will pay $2500.

9. (PHYSICIAN'S BILLS FOR INJURIES NOT CAUSING DISABILITY.)—If an injury does not result in a loss specified herein, but requires treatment of the insured by a physician, the company will reimburse the insured for the cost thereof, not to exceed twenty-five dollars, provided the physician's receipt, and affidavit on the company's blank is furnished to the company within thirty days of the event causing injury.

10. (ADVANCE INDEMNITY FOR CONTINUED DISABILITY.)—Claims for weekly indemnity under Provision 2 or 3 of more than three months' duration shall be payable at the expiration of three months' total disability and at intervals of three months thereafter, satisfactory affirmative proof of disability and of its continuance being furnished before each payment, final proof in all cases to be furnished as provided herein.

11. (FIXED INDEMNITY FOR SPECIFIC INJURIES WHEN DESIRED.)—If the insured shall suffer a non-fatal injury specified in the "schedule of fixed indemnities" set forth below, he may, subject to all the conditions, provisions and agreements of this policy, elect to receive, in lieu of all other sums provided under this policy, indemnity as specified in said "Schedule of fixed indemnities" for such injury, provided such insured signifies his choice in writing, addressed to the company at Philadelphia, Pa., within two weeks from the date of an injury for which claim is made under this policy.

SCHEDULE OF FIXED INDEMNITIES.

For the complete fracture of bones, viz.:—skull, both tables, $300; lower jaw, $75; clavicle (collar bone), $125; scapula (shoulder blade), $175; scapula (shoulder blade with complications), $225; thigh, $300; thigh (involving the hip joint), $350; leg (below the knee, $200; patella (knee cap), $200; patella (with serious knee joint complications), $250; arm, between elbow and shoulder, $300; forearm, between wrist and elbow, $150; two or more ribs, $75; hand or fingers, $100; foot or toes, $100; Colles' fracture, $150; Potts' fracture, $200.

For complete dislocation, viz.:—shoulder, $75; elbow, $75; wrist, $100; hip, $300; knee, $200; any bones of foot or toe, $125; ankle, $125.

For loss by severance, within ninety days from date of the accident, viz.:—one or more fingers (at least one entire phalanx), $100; one or more entire toes, $150.

Provided, however, that no claim for more than one of the losses in said "Schedule" the result of any one accident, shall be valid.

DOUBLE BENEFITS.—If such injury shall be sustained (1) while the insured is actually riding as a passenger in or on any regular passenger conveyance provided by a common carrier, or (2) while riding in a regular passenger elevator, or (3) in consequence of the burning of a building in which the insured shall be at the commencement of the fire, then and in that case he shall be entitled to double the amount of fixed indemnity provided above for such injury.

12. (BENEFICIARY BENEFITS.)—In case a beneficiary other than the insured or his legal representatives is specifically named in the schedule of warranties endorsed on this policy, then and not otherwise this policy shall also, in consideration of the premium, insure the person named as beneficiary in the said schedule as follows: Against any one of the following losses, resulting within ninety days from date of accident and caused solely and exclusively by injuries covered by this policy and sustained by said beneficiary while actually riding as a passenger in or on any regular passenger conveyance provided by a common carrier, or (2) while riding in a regular passenger elevator, or (3) in consequence of the burning of a building in which said beneficiary shall be at the commencement of the fire, in the following sums: Payment for loss of life, or both hands, or both feet, or one hand and one foot, or entire sight of both eyes, $5000; one hand or one foot, $2500.

The amount above provided in the event of loss of life of beneficiary shall be payable to the insured herein named. In the event that plural beneficiaries are named in this policy, no benefit shall attach under Provisions 12 or 13 for injuries to any of the beneficiaries named.

FIXED INDEMNITIES FOR INJURIES TO BENEFICIARY.—If an injury specified in Provision No. 11, entitled "Fixed indemnity for specific injuries when desired," is sustained by the beneficiary in accordance with the terms of this Provision, the company will pay said beneficiary one-half the indemnity specified in the "Schedule of fixed indemnities" for such injury, provided always, however, that no claim for more than one of the losses in this Provision (No. 12), the result of any one accident, shall be valid.

13. (SURGEON'S FEES OR HOSPITAL EXPENSES FOR OPERATIONS ON INSURED OR BENEFICIARY.)—If injuries sustained or illness contracted by the insured within the term of this policy shall within ninety days from the date of commencement of disability from such injuries or illness necessitate a surgical operation named in the schedule of operations hereinafter contained, the company will pay, in addition to the indemnity provided, under Provisions 1, 2, 3, 5 or 6, the sum set opposite such operation in said schedule, and for any of the operations named necessitated by injuries covered by Provision No. 12, and sustained by the beneficiary, the company will pay the beneficiary in addition to the indemnity provided, one-half the sum set opposite such operation in said schedule.

SCHEDULE OF OPERATIONS.

Appendicitis (see laparotomy), $100; aneurism (tumor of artery)—ligation, $50; amputation of foot, hand or forearm, $25; leg or arm, $50; thigh, $100; finger or fingers, $10; abscess or boil—incision, $5; bone abscess—trephining, $25; broncohotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, $50; carbuncle—incision and treatment, $25; caries (bone ulcer) curetting, $15; dislocations, reduction of, shoulder, elbow, hip, knee or ankle, $25; wrist or lower jaw, $15; thumb or fingers, $10; excision of shoulder, hip or knee joint, $100; elbow, wrist or ankle joint, $50; toe or toes, $25; eye, ear, nose or throat—any cutting operation, $10; felon—incision, $5; fractures, reduction of, nose, lower jaw, collar bone or shoulder blade, $25; breast bone, $10; rib or ribs, $10; upper arm, $35; forearm (one or both bones), $25; wrist or hand, $15; fingers, $10; any of the bones of the pelvis or sacrum, $50; coccyx, $10; thigh, $75; knee cap or leg bones (one or both), $50; bones of foot, $15; toes, $10; ganglion (cystic tumor of tendon sheath) incision and curetting, $15; gunshot wounds—treatment not necessitating amputation or laparotomy, $25; hernia (abdominal) any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $100; hydrocele—tapping —incision or excision of sac, $25; ingrowing toe nail—removal, $10; intestinal obstruction (see laparotomy), kidney—fixation or removal, $100; laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision), $100; lithotomy (operation for removal of stone in bladder) any cutting, $100; mastoiditis—operation for, $50; necrosis (death of bone)—sequestrotomy (removal of dead bone), $35; œsophogotomy for stricture or other causes $100; peritonitis (see laparotomy), $100; paracentesis—tapping of abdomen, $25; bladder, $25; ear drum, $15; rectum, operation for hemorrhoids (external or internal) incision or ligation, $25; prolapses—operation for, $25; fistula in ano—incision, $25; polypus —extirpation, $25; malignant stricture—excision or colostomy, $100; skull trephining for fracture or other cause, $100; synovitis (inflammation of the lining membrane of a joint) incision, $25; tetanus—injection of anti-tetanic serum into frontal lobe of brain, $100; tumors—extirpation from any part of the body, benign, $15; malignant, $50; varicose veins—ligation or excision, $25; varicocele—acupressure—ligation or excision, $25; wounds of scalp or other parts—suturing, $5.

Or, if such injury to or illness of the insured or injury to the beneficiary shall necssitate any one of the surgical operations named in the schedule above, and such operation is performed in an incorporated hospital, the insured or the beneficiary may elect to receive, in lieu of the amount stipulated as surgeon's fee for such operation and in addition to the indemnity provided, an additional weekly indemnity for the period of confinement in said hospital not exceeding twelve (12) consecutive weeks, as follows:

Hospital expenses for the insured, $12.50 per week, hospital expenses for the beneficiary, $6.25 per week, provided written notice of their choice of this benefit shall be given to the company at Philadelphia within two weeks of the date of the accident.

In either event such an amount shall not be payable for more than one operation as the result of any one accident or cause of disability.

14. (GENERAL AGREEMENTS.)—Affirmative proof of loss under Provisions 1, 2, 3, 5, 6, 7, 11, or 12, shall be furnished within sixty days from the time of death, or loss of limb, or of sight, or of the termination of quarantine or temporary disability. Affirmative preliminary proof of permanent disability under Provision No. 8 must be furnished to the company within two months, and satisfactory affirmative final proof thereof within fourteen months, from the date of beginning of permanent total disability. No action at law shall be maintainable before two months or after six months from the date of the filing of the required proof of loss.

15. This insurance covers quarantine or disability from disease or sickness only when the quarantine, disease or sickness is contracted and the quarantine or disability sustained within the limits of the United States, Canada or Europe, excluding any territory of the United States acquired since 1897. This insurance does not cover disability, temporary or permanent, from any disease or sickness commencing within fifteen days from noon of the date of this policy, nor from disease or sickness commencing while engaged in military or naval service, nor from disease or sickness where disability is of less than seven days' duration.

16. If the insured suffers a loss or disability covered by this policy after having changed

his occupation or duties to one classified by this company as more hazardous than that herein stated, or is injured while engaged in any occupation, duty or exposure classed by the company as more hazardous than that stated in the insured's warranty as to occupation and duties, the company's liability shall be only for such proportion of the principal sum or other indemnity as the premium paid by him will purchase at the rate fixed by this company for such more hazardous occupation, duty or exposure.

Written notice must be given to the company at Philadelphia, Pa., of any change in occupation or duties.

17. No claim shall exist for compensation for more than one of the above recited losses resulting from the same accident or from the same sickness or from an accident and a sickness.

18. The company shall have the right and opportunity to examine the person of the insured or the beneficiary when and so often as it requires in case of disability, and also the right and opportunity to make an autopsy in case of death when it so requires.

19. The issue of this policy cancels any accident or health insurance of prior date carried by this company on the insured herein named.

20. The company can cancel this policy at any time by written notice served upon the insured by a representative of the company, or mailed to the insured at his address as herein given. The unearned portion of the premium shall be tendered to the insured and the company's check for such amount accompanying such notice shall be sufficient tender.

21. Failure to comply with all of the provisions and conditions of this policy shall invalidate all claims under this policy.

22. An agent has no authority to change this policy or to waive any of its provisions, nor shall notice to any agent or knowledge of his or of any other person, be held to effect a waiver or change in this policy, or any part of it. No change whatever in this policy, and no waiver of its provisions shall be valid unless an endorsement is attached hereto, signed by the president or secretary of the company, expressing such change or waiver.

TEN PER CENT CUMULATIVE AND RETURN PREMIUM AGREEMENT.—In consideration of the payment by the insured of the premium upon the issuance of this policy, and the issuance of each consecutive renewal thereof, the company hereby agrees upon each full year's renewal during a term not exceeding five years to increase the amounts of the benefits provided under Provisions 1, 2, 3, 5, 6, or 11 for the death, dismemberment, loss of sight or loss of time of the insured, at the rate of ten per cent of the said (original) amounts, and the company further agrees, in case of loss of life, within the meaning and intent of this policy, to return to the beneficiary named all such annual premiums as may have been paid by the insured to the company on this policy in addition to the principal sum provided to be paid in the event of loss of life.

REGISTRATION AND IDENTIFICATION.—In consideration of the receipt at the home office of the premium for this policy, the company has placed the insured's name on its registration list.

If the insured shall, by reason of injury, during the time this policy is in force, be physically unable to communicate with friends, the company will, upon receipt of a telegram or other message giving this policy number, immediately transmit to the relatives or friends of the insured any information respecting him, and will defray all expenses necessary to put the insured in communication with, and in the care of friends, providing such expense shall not exceed the sum of one hundred dollars ($100).

"COSMOS UTOPIA GOLD BOND DISABILITY."

PRINCIPAL SUM, $5000-$10,000. WEEKLY INDEMNITY, $25-$50.
MAXIMUM SUM, $15,000. ANNUAL PREMIUM, $70.

The General Accident Insurance Company of Philadelphia (herein called the company), in consideration of the statements in the schedule endorsed hereon and made a part hereof, which statements the insured makes on the acceptance of this policy and warrants to be true,

And of the payment of the premium prior to date of accident or commencement of sickness, and in further consideration of written notice, as soon as may be possible after date of accident or commencement of sickness, to the company at Philadelphia, of death or disability for which claim can be made (which said payment and notice are conditions precedent), hereby insures the person described in said schedule (herein called the insured), for the term mentioned in said schedule, beginning at 12 o'clock noon, Eastern standard time of the day this policy is dated, as follows:

1. (TOTAL LOSSES.)—If any one of the following losses shall result solely and exclusively from bodily injuries, which are the direct and proximate result of and are caused solely and exclusively by external, violent and accidental means, within ninety days *from* date of accident and such injuries alone necessitates the loss described, the company

will pay the amount stated under Section "B." In event of death the principal sum insured shall be payable to the beneficiary named in said schedule, if surviving, or in event of prior death the executor or administrator of said insured.

PAYMENTS IN ONE SUM.	SECTION "B."		
	In First Year of Policy.	Annual Increase in Amount for Five Years.	Value after Fifth Year.
For loss of life, both hands, both feet, one hand and one foot, entire sight of both eyes	$ 5,000	$ 500	$ 7,500
Right hand, or either foot	2,500	250	3,750
Left hand	1,250	125	1,875
Entire sight of one eye	650	65	975

Double above amounts payable under section "A"

2. (TOTAL OR PARTIAL DISABILITY FROM INJURIES. TOTAL DISABILITY.)—If such disability proceeds solely and exclusively from bodily injuries which are the direct and proximate result of and are caused solely and exclusively by external violent and accidental means, and result in immediate, continuous and total disability from date of accident, but not resulting in a total loss as described under Provision 1, the company's liability shall extend to and cover the period of such disability, not exceeding two hundred (200) consecutive weeks, at the rate of twenty-five dollars per week. (PARTIAL DISABILITY.) And if such injuries result in partial disability the company's liability shall extend to and cover the proportion of time actually lost, not exceeding two hundred (200) consecutive weeks inclusive of any period of total disability covered above, at the same rate per week as provided for total disability.

3. (DOUBLE BENEFITS.)—If injuries described in Provision 2 shall be sustained (1) while the insured is actually riding as a passenger in or on any regular passenger conveyance provided by a common carrier, or (2) while riding in a regular passenger elevator, or (3) in consequence of the burning of a building in which the insured shall be at the commencement of the fire, then and in that case he, or his beneficiary, as the case may be, shall be entitled, in the event of such total loss, to the amount which is provided under Section "A," or, in the event of loss of time from such total or partial disability from said injuries, to indemnity during the period thereof not exceeding two hundred (200) consecutive weeks, at double the amount above provided.

4. (TEMPORARY DISABILITY FROM SICKNESS.)—If such disability proceeds, in whole or in part, from any disease or sickness, the company's liability shall extend to and cover the period that the insured is wholly and continuously disabled from the performance of any and every kind of business and regularly attended by a regularly licensed physician, not exceeding twenty-six (26) consecutive weeks, in the sum of twenty-five dollars per week.

TEN PER CENT CUMULATIVE AGREEMENT.—In consideration of the payment by the insured of the premium upon the issuance of this policy, and the issuance of each consecutive renewal thereof, the company hereby agrees upon each full year's renewal during a term not exceeding five years to increase the amounts of the benefits herein provided for death, dismemberment or loss of sight of the insured, at the rate of ten per cent. of the said (original) amount.

PRINCIPAL SUM CONVERTIBLE INTO 20-YEAR 4 PER CENT GOLD BONDS.—The principal sum insured under this policy shall be payable at the option of the beneficiary in United States gold coin, or its equivalent, or in twenty-year 4 per cent gold bonds of The General Accident Insurance Company. These bonds will be registered or made payable to bearer as desired, and interest will be paid annually during the twenty years, at the end of which period the full amount of the bonds will be paid.

In witness whereof, The General Accident Insurance Company, by its president and secretary, has executed and attested these presents.

NOTE.—Cosmos Utopia Gold Bond Accident Policy—Same as above, leaving out health features. Annual premium, $30.

The "Accumulative Accident" policy at $25 annual premium is the same as above, with the exception that the accumulative feature provides 5 per cent for five years instead of 10 per cent for 5 years, and the special indemnity clause reads:

If the death of the insured shall be caused by sunstroke, freezing, gas or poison within ninety days from the date of exposure or infection (suicide sane or insane is not covered), the company will, upon proof thereof, pay one-half of the amount otherwise payable hereunder for fatal bodily injuries.

POLICY FORM—"UTOPIA GOLD BOND ACCIDENT."

PRINCIPAL SUM, $5000–$10,000. WEEKLY INDEMNITY, $25–$50. ANNUAL PREMIUM, $30.

The General Accident Insurance Company, of Philadelphia (herein called the company), in consideration of the statements in the schedule endorsed hereon and made a part hereof, which statements the insured makes on the acceptance of this policy and warrants to be true; and of the payment of the premium prior to date of accident; and in further consideration of written notice to the company at Philadelphia, as soon as may be possible after date of accident, of death or disability for which claim can be made (which said prior payment and notice are conditions precedent), hereby insures the person described in said schedule (herein called the insured), for the term mentioned in said schedule, beginning at twelve o'clock noon, eastern standard time, of the day this policy is dated, as follows:

TOTAL LOSSES, see "Disability" policy.
TOTAL OR PARTIAL DISABILITY FROM INJURIES, see "Disability" policy,
DOUBLE BENEFITS, see "Disability" policy.
PHYSICIAN'S BILLS FOR INJURIES NOT CAUSING DISABILITY, see "Disability" policy.
ADVANCE INDEMNITY FOR CONTINUED DISABILITY, see "Disability" policy.
FIXED INDEMNITY FOR SPECIFIC INJURIES WHEN DESIRED, see "Disability" policy.
SCHEDULE OF FIXED INDEMNITIES, see "Disability" policy.
DOUBLE FIXED INDEMNITIES, see "Disability" policy.
BENEFICIARY BENEFITS, see "Disability" policy.
FIXED INDEMNITIES FOR INJURIES TO BENEFICIARY, see "Disability" policy.

9. (SURGEON'S FEES OR HOSPITAL EXPENSES FOR OPERATIONS ON INSURED OR BENEFICIARY.)—If injuries covered by this policy shall within ninety days from the date of accident necessitate a surgical operation named in the following schedule of operations, the company will pay the insured, in addition to the indemnity provided, the sum set opposite such operation in said schedule, and for any of the operations named necessiated by injuries covered by Provision No. 8, and sustained by the beneficiary, the company will pay the beneficiary in addition to the indemnity provided, one-half the sum set opposite such operation in said schedule.

SCHEDULE OF OPERATIONS.

Amputation of foot, hand or forearm, $25; leg or arm $50; thigh, $100; finger or fingers, $10; dislocations, reduction of shoulder, elbow, hip, knee or ankle, $25; wrist or lower jaw, $15; thumb or fingers, $10; excision of shoulder, hip or knee joint, $100; elbow, wrist or ankle joint, $50; toes or toes, $25; fractures, reduction of nose, lower jaw, collar bone or shoulder blade, $25; breast bone, $10; rib or ribs, $10; upper arm, $35; forearm (one or both bones), $25; wrist or hand, $15; fingers, $10; any of the bones of the pelvis or sacrum, $50; coccyx, $10; thigh, $75; knee cap or leg bones (one or both), $50; bones of foot, $15; toe or toes, $10; gunshot wounds—treatmen not necessitating amputation or laparotomy, $25; hernia (abdominal) any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $100; laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision), $100; necrosis (death of bone)—sequestrotomy (removal of dead bone), $35; peritonitis (see laparotomy), $100; skull trephining for fracture, $100; synovitis (inflammation of the lining membrane of a joint) incision, $25; tetanus—injection of anti-tetanic serum into frontal lobe of brain, $100; wounds of scalp or other parts—suturing, $5; or, if such injury to the insured or the beneficiary shall necessitate any one of the surgical operations named in the schedule above, and such operation is performed in an incorporated hospital, the insured or the beneficiary may elect to receive, in lieu of the amount stipulated as surgeon's fee for such operation and in addition to the indemnity provided, an additional weekly indemnity for the period of confinement in said hospital not exceeding twelve (12) consecutive weeks, as follows: Hospital expenses for the insured, $12.50 per week, hospital expenses for the beneficiary, $6.25 per week, provided written notice of their choice of this benefit shall be given to the company at Philadelphia within two weeks of the date of the accident.

In either event such an amount shall not be payable for more than one operation as the result of any one accident.

10. (GENERAL AGREEMENT.)—Affirmative proof of loss under Provisions 1, 2, 3, 5, 7 or 8, shall be furnished within sixty days from the time of death, or loss of limb, or of sight, or of the termination of temporary disability. No action at law shall be maintainable before two months or after six months from the date of the filing of the required proof of loss.

11. If the insured is injured after having changed his occupation or duties to one classified by this company as more hazardous than that herein stated, or is injured while engaged in any occupation, duty or exposure classed by the company as more hazardous than that stated in the insured's warranty as to occupation and duties, the company's liability shall *be only for such proportion* of the principal sum or other indemnity as the premium paid *by him will purchase at the* rate fixed by this company for such more hazardous occupation, *duty or exposure.*

Written notice must be given to the company at Philadelphia, Pa., of any change in occupation or duties.

12. No claim shall exist for compensation for more than one of the above recited losses resulting from the same accident.

13. The company shall have the right and opportunity to examine the person of the insured or the beneficiary when and so often as it requires in case of disability, and also the right and opportunity to make an autopsy in case of death when it so requires.

14. The issue of this policy cancels any accident insurance of prior date carried by this company on the insured herein named.

15. The company can cancel this policy at any time by written notice served upon the insured by a representative of the company, or mailed to the insured at his address as herein given. The unearned portion of the premium shall be tendered to the insured and the company's check for such amount accompanying such notice shall be sufficient tender.

16. Failure to comply with all of the provisions and conditions of this policy shall invalidate all claims under this policy.

17. An agent has no authority to change this policy or to waive any of its provisions, nor shall notice to any agent or knowledge of his or of any other person, be held to effect a waiver or change in this policy, or any part of it. No change whatever in this policy, and no waiver of its provisions shall be valid unless an endorsement is attached hereto, signed by the president or secretary of the company, expressing such change or waiver.

TEN PER CENT CUMULATIVE AND RETURN PREMIUM AGREEMENT, see "Disability policy.

REGISTRATION AND IDENTIFICATION, see "Disability" policy.

HEALTH INSURANCE.

The company issues three straight health policies—"The General," covering any disease or sickness, annual premium $35, principal sum, $2500, weekly indemnity, $25; the "Utopia Health," principal sum, $2500, weekly indemnity, $25, annual premium, $25.

The latter groups certain diseases, paying indemnity for 26 weeks under Section A for appendicitis, Asiatic cholera, acute dysentery, boils, cholera morbus, chicken-pox, diphtheria, erysipelas, hydrophobia, measles, mumps, peritonitis, scarlet fever, scarlatina, small-pox, tetanus, typhus fever, varioloid, yellow fever Thirteen weeks' indemnity for congestive fever, colitis, enteritis, entero-colitis, eczema, freezing, gastritis, gastro-enteritis, gravel. Five weeks indemnity for apoplexy, acute meningitis, brain fever, Bright's disease, cerebro-spinal meningitis, cancer, epilepsy, hepatitis, jaundice, locomotor ataxia, lung fever, malarial fever, nephritis, pneumonia, tumor, typhoid fever, and two weeks' indemnity for any other disease not specified above.

The "Special Health," annual premium, $10, principal, $2500, weekly indemnity, $25 for 26 weeks, covers the following diseases:

Appendicitis, acute dysentery, Asiatic cholera, angina pectoris, boils, carbuncle, chicken-pox, cellulitis, cerebro-spinal meningitis, acute meningitis, cholera morbus, diphtheria, diabetes, erysipelas, hydrophobia, mumps, measles, peritonitis, pneumonia, bronchopneumonia, croupous pneumonia, small-pox, varioloid, scarlet fever, scarlatina, typhus fever, typhlitis, tetanus, yellow fever.

POLICY FORM "GENERAL HEALTH."

ANNUAL PREMIUM, $35.

PRINCIPAL SUM, $2500. WEEKLY INDEMNITY, $25.

The General Accident Insurance Company, of Philadelphia (herein called the company), in consideration of the statements in the schedule endorsed hereon and made a part hereof, which statements the insured makes on the acceptance of this policy and warrants to be true; and in further consideration of an annual premium of thirty-five dollars,

Hereby insures the person described in said schedule (herein called the insured), subject to all the provisions and conditions herein contained and endorsed hereon, which are conditions precedent, for the term of twelve months, beginning at 12 o'clock noon, standard time, of the day this policy is dated, as follows:

1. (TEMPORARY DISABILITY.)—In the sum of $25 per week for loss of time from disability which shall continuously and wholly disable the insured from transacting any and every kind of business from any disease or sickness.

The company assumes no liability in any case where disability is of less than seven days duration. The company will be liable for a period of not more than twenty-six

consecutive weeks, and only for the period during which the insured shall be necessarily confined to the house.

In the event of the insured's death, in consequence of disease or sickness, the company's liability shall not exceed the amount of weekly indemnity that would otherwise be payable to the insured

PERMANENT DISABILITY.

In a sum equal to 100 weeks indemnity for temporary disability aforesaid if the insured shall, during the term of this policy, contract any disease that shall not result in death, but shall result, independently of all other causes, within one year from date of this insurance or any renewal thereof, in the entire and irrecoverable loss of the sight of both eyes or in incurable paralysis, whereby the insured shall entirely lose the use of both hands or both feet or of one hand and one foot and by reason of either of said conditions shall have been for one year and will be thereafter, and during his life, permanently disabled from engaging in any work or occupation for wages or profit, said sum to be paid to him upon receipt of satisfactory proof of the above at the company's home office in Philadelphia, Pennsylvania.

3. This insurance does not cover temporary or permanent disability resulting from voluntary or unnecessary exposure to contagion or infection; nor from any disease or sickness for which the insured is not regularly treated by a regularly licensed physician; nor from any disease or sickness resulting from injury by violence; nor from any disease or sickness occasioned by or resulting from a surgical operation, or commencing during war or while engaged in military or naval service.

4. This insurance does not cover disability, temporary or permanent, from any disease or sickness commencing within fifteen days from noon of the date of this policy, nor does it cover disability, temporary or permanent, for any period for which the insured has either made claim or become entitled to indemnity from this or any other company or association, for or on account of injuries by accidental violence.

5. No claim against this company under health policies shall be valid in excess of five thousand dollars for permanent disability, as herein defined, nor for weekly indemnity for temporary disability in excess of the average weekly earnings of the insured, or in excess of fifty dollars per week.

6. This insurance begins and ends at 12 o'clock noon, standard time, and shall not take effect under this policy or any renewal hereof unless the premium is paid previous to any disease or sickness by reason of which claim is made. The company may cancel this policy at any time by written notice served upon the insured by a representative of the company, or mailed to the insured at his address as herein given. The unearned portion of the premium shall be tendered to the insured, and the company's check for such amount accompanying such notice shall be sufficient tender. This insurance does not cover women nor persons under eighteen or over sixty years of age.

7. If notice is given or claim made hereunder, any physician employed by the company shall have the right and opportunity to examine the person or body of the insured in respect to any alleged disease or sickness, when and so often as such physician may deem necessary.

8. Written notice must be given to the company, at Philadelphia, Pa., of any disease or sickness for which a claim is to be made, with particulars thereof, and the full name and address of the insured, and failure to give such written notice within ten days of the commencement of disability from such disease or sickness shall invalidate all claims under this policy. Notice given to any agent shall not constitute notice to the said company. Affirmative proof of duration of disability must also be furnished to the company within two months from the termination of temporary disability. Affirmative preliminary proof of permanent disability under Clause 2, must be furnished to the company within two months, and affirmative final proof thereof within fourteen months from the date of beginning of permanent total disability. Legal proceedings for recovery hereunder shall not be brought before the expiration of three months from the date of filing final proofs at the company's home office; nor brought at all unless commenced within four months from date of the termination of such temporary disability, or within eighteen months from the commencement of such permanent disability.

9. This insurance covers only when the disease or sickness is contracted and the disability sustained within the limits of the United States, Canada or Europe, but does not cover disease or sickness contracted, or disability sustained, in any part of Alaska or the British possessions in America north of the sixtieth degree of north latitude and west of the fifty-third degree of longitude west from Washington, D. C., or in any territory of the United States acquired since 1897.

10. The company qualifies its agents by written contracts. Persons not holding agent's contracts shall not be deemed agents in matters relating to this insurance. An agent has no authority to change this policy or to waive any of its provisions, nor shall notice to any agent or knowledge of his or any other person, be held to effect a waiver or change in this policy, or any part of it. No change whatever in this policy, and no waiver of its provisions shall be valid unless an indorsement is added hereto, signed by the president or secretary of the company, expressing such change or waiver.

In witness whereof, The General Accident Insurance Company, by its president and secretary, has executed and attested these presents.

SURGEON'S FEES ENDORSEMENT FOR "GENERAL HEALTH" POLICIES.

If the insured under the policy to which this endorsement is attached shall carry concurrently with this policy, a policy of Accident Insurance in The General Accident Insurance Company, and said policy is in force at the commencement of disability covered by *the policy to which* this endorsement is attached, then and in that event only there shall *also be payable* under the policy if an illness contracted within the term of the policy

shall, within ninety days from the date of commencement of disability from such illness, necessitate a surgical operation named in the schedule of operations endorsed hereon the sum set opposite such operation in said schedule, provided always that such an amount shall not be payable for more than one operation as the result of any one cause of disability.

SCHEDULE OF OPERATIONS.

The following amounts will be paid for each five dollars of indemnity per week provided by the policy to which this endorsement is attached. Appendicitis (see laparotomy), $20; aneurism (tumor of artery)—ligation, $10; abscess or boil—incision, $1; bone abscess—trephining, $5; bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, $10; carbuncle—incision and treatment, $5; caries (bone ulcer)—curetting, $3; eye, ear, nose or throat—any cutting operation, $2; felon—incision, $1; ganglion (cystic tumor of tendon sheath)—incision and curetting, $3; hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $20; hydrocele—tapping—incision or excision of sac, $5; ingrowing toe nail—removal, $2; intestinal obstruction (see laparotomy), $20; kidney—fixation or removal, $20; laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision), $20; lithotomy (operation for removal of stone in bladder)—any cutting, $20; mastoiditis—operation for, $10; necrosis (death of bone)—sequestrotomy (removal of dead bone), $7; œsophogotomy for stricture or other cause, $20; peritonitis (see laparotomy), $20; paracentesis—tapping of abdomen, $5; bladder, $5; ear drum, $3; rectum—operation for hemorrhoids (external or internal)—excision or ligation, $5; prolapsed—operation for, $5; fistula in ano—incision, $5; polypus—extirpation, $5; malignant stricture—excision or celostomy, $20; synovitis (inflammation of the lining membrane of a joint)—incision, $5; tetanus—injection of anti-tetanic serum into frontal lobe of brain, $20; tumors—extirpation from any part of the body, benign, $3; malignant, $10; varicose veins—ligation or excision, $5; varicocele—acupressure—ligation or excision, $5.

INDUSTRIAL DEPARTMENT.

C. H. BOYER, General Manager.

In this branch the company issues a "Regular" and a "Special" policy. The "Regular" form provides indemnity for accident, illness and accidental death. The accident indemnity takes effect from date of policy, and in case of disability, indemnity will be paid for the time the assured is disabled, not exceeding twenty-four months. Illness benefits take effect after the expiration of sixty days from date of policy and are paid for the time assured is confined in the house after the first week, not exceeding six months. Partial indemnity is also paid.

"Special" policies provide the same benefits, under the same conditions as "regular" policies, except that the words "after the first week" in the health provision are eliminated.

Business and Professional Men's Policy provides $100 a month indemnity for accident or sickness and $500 death benefit, issued in Classes A and AA only. Cost, ages 18 to 50, Class AA or Preferred, $24 a year; Class A or Select, $30 a year. Ages 50 to 60, same classes, $34 and $40 a year respectively. Regular policy fee is charged.

AGE LIMITS.—Male persons between ages 19 and 65. Over 50 years, add 50 per cent. to rates; over 60 years, add 100 per cent.

POLICY FEE.—A fee of $5 is collected once and pays for the policy and the insuranee for the month during which policy is written.

LAPSED POLICIES.—May be renewed upon satisfactory certificate of good health and payment of the following fees: If delinquent less than 30 days, one monthly premium; over 30 and less than 60 days, one month's premium and fee of 50 cents; over 60 days, one month's premium and fee of $1.

WOMEN.—Wage earners between ages 18 and 45 inclusive,

are insured under the regular policy form for $25 a month indemnity and $200 accidental death; monthly premium $1. For larger indemnities risks are classified and premiums advanced 50 per cent. Women are not written for more than $50 a month accident and $40 a month sickness indemnity.

"REGULAR" POLICY FORM, CLASS AA OR PREFERRED.

MONTHLY ACCIDENT INDEMNITY, $100. PRINCIPAL SUM, $1000.
MONTHLY SICKNESS INDEMNITY, $60. MONTHLY PREMIUM, $2.

The General Accident Insurance Company, of Philadelphia (herein called the company), in consideration of the policy fee, the premium, and of the statements, warranties and agreements in the schedule endorsed hereon and made a part hereof, which statements the assured makes on the acceptance of this policy and warrants to be true,

Does hereby insure the person described in said schedule (hereinafter called the assured), subject to the provisions, conditions and limitations herein contained and endorsed hereon, from 12 o'clock noon, standard time, of the day this contract is dated, until 12 o'clock noon, standard time, of the first day of April, 1905, and for such further periods, stated in the renewal receipts, as the payment of the premium specified in said schedule will maintain this policy and insurance in force, to wit:

(a) (TOTAL ACCIDENT DISABILITY.)—At the rate of $100 per month for a period not exceeding twenty-four consecutive months, against total loss of time resulting directly and independently of all other causes from bodily injuries effected through external, violent and accidental means, and which wholly and continuously from date of accident disable and prevent the assured from performing every duty pertaining to any business or occupation.

(b) (PARTIAL DISABILITY.)—Or, if such injuries shall wholly and continuously, from date of accident, disable and prevent the assured from performing one or more important daily duties pertaining to his occupation, or in event of like disability immediately following-total loss of time, the company will pay the assured for the period of such partial disability, not exceeding six consecutive months, two-fifths of the rate specified in paragraph (a); provided, the maximum period for which indemnity shall be paid, under paragraphs (a) and (b) hereof, for any one injury, shall not exceed twenty-four consecutive months.

(c) (SPECIFIC TOTAL LOSSES)—Or, if any one of the following specific total losses shall result solely from such injuries within ninety days from date of accident, the company will pay, in lieu of other indemnity, for loss of life, both hands, both feet, one hand and one foot, entire sight of both eyes, the principal sum; either hand or either foot, half the principal sum; entire sight of one eye, one-third the principal sum. Indemnity for loss of life shall be payable to the beneficiary named in said schedule, if surviving, otherwise, to the executors or administrators of the assured.

(d) (DOUBLE INDEMNITY.)—Or, if such injuries are sustained by the assured, (1) while riding as a passenger within the enclosed part of any railway passenger car provided for the exclusive use of passengers and propelled by steam, cable, compressed air or electricity; (2) or, while riding as a passenger on board a steam vessel licensed for the regular transportation of passengers; and such injuries shall be due directly to or in consequence of the wrecking of such car or vessel, then the amount to be paid shall be double the sum that would, under the terms of this policy, be otherwise payable for any such injuries.

(e) (ILLNESS INDEMNITY.)—Or, at the rate of $60 per month, for the number of consecutive days, after the first week, that the assured is necessarily and continuously confined within the house, and therein regularly visited by a legally qualified physician, by reason of illness that is contracted and begins after this policy has been maintained in continuous force for sixty days; or, if during convalescence immediately following said confinement, or by reason of any non-confining illness, the assured shall be wholly and continuously disabled from performing every duty pertaining to any business or occupation, and require the regular attendance of such physician, the company will pay him indemnity at one-fifth the above rate for a period not exceeding two consecutive months; provided, the maximum period for which indemnity shall be paid under this paragraph for any one illness shall not exceed six consecutive months.

(f) (TEN PER CENT. INCREASE.)—The indemnities above provided (paragraph (d) excepted) shall be increased ten per cent. on any claim accruing hereunder if the premiums hereon are paid annually in advance, or, on any claim originating after this policy shall have been maintained in continuous force without default for not less than one year immediately preceding.

GENERAL AGREEMENTS.

(g) Disability or loss resulting wholly or in part, directly or indirectly, from sunstroke, freezing, carbuncles, boils, felons, abscesses, ulcers, blood-poison or contact with *poisonous or infectious substances is classified as illness and covered only under paragraph (e) of this policy*, the original cause thereof notwithstanding.

(h) In event of injury or loss, fatal or otherwise, of which there shall be no external or visible mark on the body; or injury, fatal or otherwise, or disability due wholly or

in part, directly or indirectly, to disease or bodily infirmity; or injury, fatal or otherwise, or disability resulting directly or indirectly, from any gas, vapor, narcotic, anæsthetic or poison; or from rioting or strikes; or from exposure to obvious risk of injury or obvious danger; or death or disability due to or resulting, directly or indirectly, from injuries intentionally inflicted upon the assured by himself or by any other person, or from injuries inflicted upon the assured by himself, or received by him while insane; or while under the influence of any intoxicant or narcotic; or while suffering from disease or illness; or while attempting to evade arrest; or while violating law; or while violating the rules of a corporation, or the rules of a public carrier effecting the safety of its passengers; or disability or illness resulting wholly or in part, directly or indirectly, from tuberculosis, rheumatism, paralysis, orchitis, neuritis, hernia, lumbago, lame back, strains, sciatica, vaccination, any venereal disease, dementia, insanity, or from surgical operation for any chronic ailment, then, and in all such cases referred to in this paragraph, the limit of the company's liability shall be one-fifth of the amount which would otherwise be payable under this policy, anything herein to the contrary notwithstanding.

(i) Written notice of any injury, fatal or non-fatal, or of any illness for which claim can be made, must be given to the company at Philadelphia, Pa., within ten days from date of accident or beginning of illness. Failure on the part of the assured or the beneficiary to comply strictly with said notice requirement shall limit the liability of the company to one-fifth the amount which would otherwise be payable under this policy.

(j) Affirmative proof of any injury, fatal or non-fatal, or of any illness for which claim can be made, must be furnished to the company at Philadelphia, Pa. (on blanks provided by the company) within thirty days from date of death, loss of limb, or of sight, or of the termination of disability, provided, that such proof as to injury must affirmatively establish the fact that such death, disability or loss resulted directly and independently of all other causes from bodily injuries effected through external, violent and accidental means. No action at law or in equity shall be maintainable before three months or after six months from the date on which this paragraph provides that said affirmative proof must be furnished to the company. Any claim not brought in conformity with the provisions of this paragraph shall be forfeited to the company..

(k) An agent has no authority to change this policy nor to waive any of its conditions. Notice to or from any agent or knowledge acquired by him shall not be held to effect a change or waiver of this policy or any condition thereof. No assignment of change of this policy or waiver of any of its conditions shall be valid unless agreed to in writing by the president, vice-president or secretary of the company and endorsed hereon.

In witness whereof, The General Accident Insurance Company, by its president, has executed and attested these presents.

THIS POLICY IS ISSUED TO AND ACCEPTED BY THE ASSURED SUBJECT TO THE FOLLOWING CONDITIONS.

(1) If the payment of any renewal premium shall be made after the expiration of this policy or of the last renewal receipt, neither the assured nor the beneficiary will be entitled to recovery for any accidental injury happening between the date of such expiration and 12 o'clock noon, standard time, of the day following the date of such renewal payment; nor for any illness originating before the expiration of thirty days after the date of such renewal payment. The acceptance of any renewal premium shall be optional with the company.

(2) The company shall have the right and opportunity to examine the person of the assured in event of his injury or illness when and so often as it requires; and, in case of death, it shall also have the right and opportunity to make an autopsy. Refusal to permit such examination or autopsy shall invalidate any and all claims hereunder. The consent of the beneficiary shall not be requisite to a surrender of this policy nor to a change of beneficiary. The issue of this policy cancels all policies of prior date issued by the company to the assured.

(3) The company may cancel this policy at any time, without prejudice to the rights of the assured to any claim then pending, by written notice of cancellation served upon or mailed to the address of the assured as it appears of record with the company, together with the company's check for the unearned portion, if any, of the premium paid, which check shall be sufficient tender.

(4) Indemnity will not accrue hereunder in excess of the time the assured is, by reason of injury or illness, under the professional care and regular attendance of a legally qualified physician or surgeon. If the assured is disabled by injury or illness for more than thirty days, he or his representative shall, as a condition precedent to recovery hereunder, furnish the company, every thirty days, with a report in writing from his attending physician or surgeon, fully stating the condition of the assured and the probable duration of his disability.

(5) The company may, at its option, deduct at the rate of one monthly premium for each ten dollars ($10.00) of indemnity from any sum payable under paragraphs (a), (b), (d), or (e) to be applied as advance premiums.

(6) The premiums hereon must be paid either at the home office of the company, Philadelphia, Pa., or to a person designated in writing by an officer of the company to receive them; and if paid to any other person, such payments shall not be binding on the company.

WARRANTIES IN APPLICATION.

I understand and agree, (1) that if I contract illness or am injured, fatally or otherwise, after having changed my occupation to one classified by this company as more hazardous than that herein stated, or if I am injured while doing any act or thing pertaining to any occupation so classified, the liability of the company shall be only for such proportion of the principal sum or other indemnity as the premium paid by me will purchase at the rates fixed by this company for such more hazardous occu-

pation; (2) that the insurance shall not exceed the amount of my average wages, or money value of my time; (3) I expressly waive, on behalf of myself or of any other person who shall have or claim any interest in any policy issued hereon, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

I understand and agree that the insurance is not effective until the policy has actually been issued by the company and the policy fee or premium paid; that the company is not bound by any knowledge of or statements made by or to any agent unless written hereon. I further agree to accept the policy subject to all its conditions and pay the monthly premium of $2 in advance, without notice.

TABLE OF INDUSTRIAL RATES, CONDENSED.

Monthly Accident Indemnity.	Monthly Illness Indemnity.	Accidental Death or loss of any two limbs or both eyes.	Loss of one Limb.	Cost per month Regular Policy.	Cost per month Special Policy.
CLASS AA.					
$60	$50	$600	$300	$1.00	$1.50
CLASS A.					
$50	$40	$500	$250	$1.00	$1.40
CLASS B.					
$40	$40	$400	$200	$1.00	$1.40
CLASS C.					
$35	$35	$300	$150	$1.00	$1.35
CLASS D.					
$30	$30	$300	$150	$1.00	$1.30
CLASS E.					
$25	$25	$200	$100	$1.00	$1.25
CLASS F.					
$20	$20	$100	$50	$1.30	$1.50
CLASS XX.					
$20	$20	$100	$50	$2.00	$2.20
CLASS X.					
$20	$20	$100	$50	$1.00	$1.20

at Eastern Casualty and Indemnity Company.

290 BROADWAY, NEW YORK, N. Y.

enced Business in 1893. LOUIS H. FIEBL, President.
THOMAS H. DARLING, Secretary.

.e Great Eastern issues accident and health policies in various s, writing all classes of personal accident risks.

EMIUMS.—"Protection" policy providing for any accident or is (no exceptions); surgeon's fees, quarantine indemnity, fixed nnities, double benefits (schedule B), 10 per cent annual in- e and medical attendance, $12 per $1000 and $5 per week nnity for extra preferred risks. Issued to extra preferred preferred risks only. "Gilt-Edge," a combination policy ring any loss by accident, $5 per $1000 for extra preferred. $6 for preferred. "Perfection Health" policy covering any .se or sickness, $35 per year for $25 per week indemnity issued xtra preferred, preferred and ordinary risks. The $5000-)00 "Double Weekly Indemnity," giving $50 weekly indem- $30 per annum for extra preferred. The company also issues .al policies for policemen and firemen; a general form for all es other than extra preferred and preferred; a specific indem- policy for women only; universal travel policy and several r forms.

AGE LIMIT.—Twenty to sixty.

MAXIMUM INDEMNITY.—Death, $12,000; weekly indemnity, $55.

POLICY FORM—COMBINATION ACCIDENT.

PRINCIPAL SUM, $5000. WEEKLY INDEMNITY, $50–$55.
MINIMUM SUM, $12,000. ANNUAL PREMIUM, $30.

reat Eastern Casualty and Indemnity Company of New York, nsideration of the warranties in the application, a copy of h is endorsed hereon and made part hereof, and thirty dollars, by insures James Henry, of New York, County of New York, e of New York, by occupation lawyer, under extra preferred ification, for the term of 12 months from noon, standard time, larch 1, 1905, against the effects of bodily injuries, caused tly and independently of all other causes by external, violent accidental means, which bodily injuries or their effects shall be caused wholly or in part, directly or indirectly by any ly or mental disease, defect or infirmity, and which shall lt in immediate and continuous disability, as follows:

	Schedule A.		Schedule B.
ss of life (principal sum) resulting from such injuries alone, ithin ninety days from date of accident	$5,000	or	$12,000
ss of both eyes, meaning entire and permanent destruction f the sight of both eyes, resulting from such injuries alone, ithin ninety days from date of accident	$5,000	or	$12,000
ss of both hands, by actual and complete severance at or bove the wrist, resulting from such injuries alone, within inety days from date of accident	$5,000	or	$12,000
ss of both feet, by actual and complete severance at or above ie ankles, resulting from such injuries alone, within ninety ays from date of accident	$5,000	or	$12,000
ss of one hand and one foot by actual and complete sever- nce at or above the wrist and ankle, resulting from such juries alone, within ninety days from date of accident	$5,000	or	$12,000

	Schedule A.	Sched
For loss of one hand, by actual and complete severance at or above the wrist, resulting from such injuries alone, within ninety days from date of accident	$2,500 or	
For loss of one foot, by actual and complete severance at or above the ankle, resulting from such injuries alone, within ninety days from date of accident	$2,500 or	
For loss of one eye, meaning entire and permanent destruction of the sight of one eye, resulting from such injuries alone, within ninety days from date of accident	$1,000 or	
For loss of time or disability (total), if such injuries shall not result in any of the losses above specified, but shall from the date of accident disable or prevent the insured from transacting any and every kind of business, the company will pay for such total disability, for a period not exceeding one hundred and four consecutive weeks, a weekly indemnity of	$50 or	
For loss of time or disability (partial), if such injuries shall from date of accident or immediately following total disability, disable and prevent the insured from transacting the duties essential to his business, the company will pay for such partial disability for a period not exceeding twenty-six consecutive weeks, a sum to be determined by the company, but not to exceed per week	$40 or	
For medical attendance, if such injuries do not result in any of the above losses, but require immediate medical treatment, the company will pay the amount actually paid by the insured, not exceeding however	$50 or	

For loss of life only, resulting wholly or in part from sunstroke, freezing, septicæ hydrophobia or the involuntary or unconscious inhalation of gas or other poisonous v the company will pay one-half the principal sum provided in Schedule A.

Payment shall only be made under Schedule B—

1st. For any loss, if such injuries shall be received while riding as a passenger while in or upon any railway passenger car using steam, cable or electricity as a m power; or

2nd. For any loss, if such injuries shall be received while a passenger and on l a steam vessel licensed for the regular transportation of passengers; or

3rd. For loss of time only if such injuries shall be received while a passenger i elevator provided for passenger service only; or

4th. For loss of time only if such injuries shall be received while in a burning buil

Any sum provided for loss of life is payable to Martha Henry, beneficiary, if survi otherwise to the legal representatives of the insured.

In case of continuing disability, payment for loss of time will be made monthly filing of satisfactory proof.

No claim by reason of any accident shall be valid for more than one of the losses h specified, and any payment hereunder, other than for loss of time or medical attend shall terminate this policy. No claim for loss of time shall exceed one hundred four weeks.

In case of disappearance or injury, fatal or otherwise, inflicted upon himself by insured, or inflicted upon himself or received by him while insane, the limit of the pany's liability shall be a sum equal to four weeks indemnity under Schedule A, the being agreed upon as in full liquidation of all claims under this policy.

No claim against this company shall be valid in excess of the insurance granted u this policy unless the amount of such excess is authorized by endorsement thereon, si by an officer of the company. Insurance in excess of such limits is void, and prem paid for such excess will be refunded on demand.

Written notice of an injury, fatal or non-fatal, for which claim can be made sha given to the company at its home office at New York City within ten days of the da the accident, and failure to give such written notice within ten days from the date it becomes possible to give such notice of injury shall invalidate any and all claims u this policy. Affirmative proof of loss, satisfactory to the company, shall be furni within sixty days from the time of death or loss of limb or sight or of the terminati disability or of medical attendance. No action at law shall be brought before three mo after the date of the filing of the required proof of loss, nor brought at all unless w six months from date of death, or loss of limb or sight or termination of disability. limitations in this paragraph contrary to state laws are hereby extended to the mini periods provided by such laws.

The company shall have the right and opportunity to examine the person or bo the insured when and so often as it requires in case of injury, and also the right and op tunity to make an autopsy in case of death when it so requires.

All claims under this policy shall be subject to proof of insurable interest, an assignment of interest hereunder shall be valid unless the consent of the company, si by one of its officers, is attached hereto.

This policy or any renewal thereof, shall not take effect unless the premium is act paid previous to any accident for which claim is made. The company may cancel policy at any time, by written notice of cancellation, enclosing its check for the unea portion of the premium, mailed to the insured at the last address received from hi *the company at its home office.*

In case of injuries, fatal or otherwise, except drowning, of which there shall be no *ternal or visible mark* on the body, the body itself in case of death not to be deemed

ıark; or injuries, fatal or otherwise, resulting wholly or in part, directly or indirectly, ·om intoxicants, corrosives, poisonous substances, war, exposure to obvious danger ex-ɐpt in an attempt to save human life, violating law, riding in or on any locomotive, freight r hand-car, being on the road-bed or bridge of any steam railway except while crossing t a public highway, any disease or bodily or mental defect or infirmity, medical or sur-ical treatment excepting amputation within ninety days from date of accident and made ɐcessary thereby, or any altercation or quarrel except unprovoked assault, then and in ɐery such case, the limit of the company's liability under this policy, shall be one-twentieth f the amount provided for loss of life, and for any other loss covered by the policy an mount not to exceed one-fifth of the amount provided for loss of time for a period not ɔ exceed five consecutive weeks.

For any loss from injury, fatal or otherwise, received by the insured while entering or a ving, or resulting from an attempt to enter or leave, or from being upon the step or steps · any conveyance, payment shall be made under Schedule A.

This insurance covers loss from injuries, fatal or otherwise, only when received in, or hile traveling by regular passenger lines between the United States, Canada or Europe: ɔcepting Alaska and territory north of the fifty-fifth degree of north latitude and any ɪritory of the United States acquired since 1897.

If the insured is injured, fatally or otherwise, while temporarily or otherwise in any ɔcupation classed by this company as more hazardous than that stated in this policy, ; while doing work or performing duties belonging to any such more hazardous occupa-n, the company's liability shall be only for such amounts as the premium paid by him ll purchase at the rate fixed for such increased hazard.

This policy is issued subject to all the foregoing agreements, provisions, conditions, ıitations and clauses, none of which can be violated without forfeiture of all rights, reunder, or waived or altered by any agent or solicitor. Any waiver or alteration to valid must be by endorsement hereon signed by an officer of the company.

In witness whereof, The Great Eastern Casualty and Indemnity Company of New ork, has caused this policy to be signed by two of the following officers: President, ce-president, secretary and treasurer in the city of New York, this first day of March, 905.

SPECIAL PRIVILEGE.

If the insured shall sustain an injury specified in the "Table of Fixed Indemnities" low, he may, subject to all the conditions of the policy, elect to receive in lieu of all her indemnity the sum specified in said table for such injury, provided however, that e signify his election in writing to the company at its home office in New York City within wo weeks from the date of the injury, and, provided further, that the election may not e for more than one of the sums specified in said table.

TABLE OF OPTIONAL INDEMNITIES.

For each $5 of weekly indemnity provided by this policy. For loss by severance within ɔxty days from date of injury of thumb, at or above 2d joint, right hand, $30; at or above ɔl joint, left hand, $25; at or above 1st joint, right hand, $20; at or above 1st joint, left ınd, $15; one finger—two entire phalanxes, $15; two or more fingers, 2d joint, $30; reat toe, at or above 2d joint, $30; one toe, at 2d joint, $10; two or more toes, $20; all he toes, one foot, $50; all the toes and part of foot, $75; For immediate and complete ılocation of the right wrist, $25; left wrist, $15; right elbow, ulna or radius, $25; left lbow, ulna or radius, $20; shoulder joint, $20; hip joint, $60; knee joint, $30; ankle oint, $30; bones of the hand, $20; bones of the foot, $25. For immediate and complete acture of the bone of a finger, $10; bones of the right hand, or two or more fingers, $25; ones of the left hand or two or more fingers, $20; one rib, $10; two or more ribs, $20; ones of the great toe, $15; bones of one toe, $10; bones of two or more toes, $15; meta-sal bones—foot, $25; collar bone, $20; collar bone—compound, $30; forearm—ulna, 5; forearm—ulna, involving either joint, $30; forearm—radius, $20; forearm—radius, ıvolving either joint, $30; forearm, both bones, $30; forearm, both bones, compound, 0; bone of the upper arm, $40; bone of the upper arm, compound, $45; shoulder blade, 5; lower jaw, $15; leg—fibula, $20; leg, fibula and dislocation of the tibia—Potts' acture, $30; leg—tibia, $25; leg, both bones, $40; leg, both bones, compound, $55; lvis, $55; knee cap, $40; bone of the thigh, $60; bone of the thigh, compound, $65; ull, outer table only, $5; skull, both tables, $65; nasal bones, $5.

PROTECTION ACCIDENT AND HEALTH POLICY.

PRINCIPAL SUM, $5000. WEEKLY INDEMNITY, $25-$50.
MAXIMUM SUM, $15,000. ANNUAL PREMIUM, $60.

Great Eastern Casualty and Indemnity Company of New York, n consideration of the warranties in the application, a copy of hich is endorsed hereon and made part hereof, and of sixty ollars,

Hereby insures John Watson, of New York, County of New York, State of New York, occupation lawyer under Extra Preferred classification, for the term of 12 months om noon, standard time, of March 1, 1905, against the effects of bodily injuries, caused ectly and independently of all other causes by external, violent and accidental means, hich bodily injuries or their effects shall not be caused wholly or in part, directly or in-rectly by any bodily or mental disease, defect or infirmity, and which shall result in mmediate and continuous disability, as follows:

BENEFITS FOR ACCIDENTS.

If any *of the following losses shall* result solely and exclusively from such injuries within

ninety days from date of the accident the company will pay in lieu of any other indemnity the amount provided for such loss under Schedule A.

	Schedule A.		
	In First Year of Policy.	Annual Increase for Five Years.	Value after Fifth Year.
For loss of life, both hands, both feet, one hand and one foot, entire sight of both eyes	$5,000	$500	$7,500
Either hand or either foot	2,500	250	3,750
Entire sight of one eye	1,000	100	1,500

Any sum provided for loss of life is payable to Julia Watson, beneficiary, if surviving, otherwise to the legal representatives of the insured.

Total Loss of Time.—Or, if such injuries shall not result in any of the losses above specified, but shall from the date of accident disable or prevent the insured from transacting any and every kind of business, the company will pay for such total disability, for a period not exceeding two hundred consecutive weeks, a weekly indemnity of $25–$50.

Partial Loss of Time.—Or, if such injuries shall from date of accident or immediately following total disability, disable and prevent the insured from transacting fully the duties essential to his business, the company will pay for such partial disability, for a period not exceeding twenty-six consecutive weeks, a sum to be determined by the company, but not to exceed per week, $20–$40.

Medical Attendance.—Or, if such injuries do not result in any of the above losses, but require immediate medical treatment, the company will pay the amount actually paid by the insured, not exceeding however $25–$50.

Special Indemnities.—For any such loss above specified resulting wholly or in part from sunstroke, freezing, septicæmia, hydrophobia or the involuntary or unconscious inhalation of gas or other poisonous vapor, the company will pay one-half the sum provided for such loss in first policy year under Schedule A.

Double Benefits.—Payment for any loss shall be made under Schedule B if such injuries shall be received (1st) while riding as a passenger, and while in or upon any railway passenger car using steam, cable or electricity as a motive power; or (2nd) while a passenger and on board a steam vessel licensed for the regular transportation of passengers; or (3rd) while a passenger in an elevator provided for passenger service only; or (4th) while in a burning building.

Beneficiary Insurance.—In consideration of the premium this policy shall also insure the beneficiary named herein against the effects of bodily injuries, caused directly and independently of all other causes by external, violent and accidental means, which bodily injuries or their effects shall not be caused wholly or in part, directly or indirectly, by any bodily or mental disease, defect or infirmity, and which shall result in immediate and continuous disability, as follows:

Specific Benefits.—If any of the following losses shall result solely and exclusively from such injuries within ninety days from the date of accident the company will pay, for loss of life, both hands, both feet, one hand and one foot, entire sight of both eyes, $2500; one hand or one foot, $1250, but only if such injuries are received—(1st) while riding as a passenger, and while in or upon any railway passenger car using steam, cable or electricity as a motive power; or (2nd) while a passenger and on board a steam vessel licensed for the regular transportation of passengers; or (3rd) while a passenger in an elevator provided for passenger service only; or (4th) while in a burning building. Provided the said beneficiary shall be some person between the ages of eighteen and sixty years other than the insured, in whole and sound condition mentally and physically and without other insurance in this company.

The amount above provided for loss of life of beneficiary shall be payable to the insured herein named, and in case of death of insured and beneficiary in, or as a result of the same accident, the company shall not be liable for any sum under this section. The payment of any benefit provided under this section shall terminate the policy. Insurance under this section shall cease upon the completion of the beneficiary's sixtieth year, at which time another beneficiary may be substituted; or

Benefits for Illness.

Temporary Disability.—In the sum of $25 per week, for the period of not less than seven days nor more than twenty-six (26) weeks, during which the insured shall, independently of all other causes, be immediately and wholly disabled and prevented by any bodily disease or sickness from transacting any and every kind of business or work and be necessarily and continuously confined within the house, and regularly visited by a licensed physician; partial disability, $12.50 per week.

Permanent Disability.—In a sum equal to one hundred weeks' indemnity for temporary disability as aforesaid, to be paid to him upon proof satisfactory to the company, at its home office, in New York City, that he has, as a result of disease contracted during the term of this policy, independently of all other causes, entirely and irrevocably lost the *sight* of both eyes, or by incurable paralysis permanently and entirely lost the use of both *hands and both feet*, or of one hand and one foot, and also that he has been for one year, *and will, on account* of either of said conditions, be thereafter, and during his life, per-

manently disabled from transacting any and every kind of business or work; or

QUARANTINE INDEMNITY.—If any of the passengers or crew of a steamship on which the insured is a passenger, or if any member of the insured's family, shall contract a contagious or infectious disease, and the insured by reason thereof shall, by the instructions from a Board of Health or other official authority of like powers, be involuntarily quarantined and prevented thereby from transacting any and every kind of business or work, the company will pay him while so quarantined for a period not to exceed ten weeks, during which the insured shall be necessarily confined within the ship or house, as the case may be, the weekly indemnity as provided in this policy.

SURGEON'S FEES.—If by reason of such injuries or disease contracted after the date of this policy, any of the surgical operations specified in the schedule of operations hereinafter contained shall be performed upon the insured within ninety days from the date of such injuries or the commencement of such disease and during the term of this policy, the company will pay to the insured, in addition to the indemnity hereinbefore provided, the sum set opposite such operation in said schedule, but payment shall not be made for more than one operation as the result of any one cause of disability.

REGISTRATION AND IDENTIFICATION.—If the insured shall, by reason of such injury or disease, be physically unable to communicate with friends, the company will, upon receipt of a message giving this policy number, immediately transmit to such relatives or friends, as may be known to the company, any information respecting him, and will defray all expense necessary to put him in communication with, and in the care of friends, providing such expense shall not exceed a sum equal to four weeks indemnity under Schedule A, Section 2.

CONTINUED DISABILITIES.—In case of continuing temporary disability, payment will be made monthly upon filing of proof satisfactory to the company.

AGREEMENTS.

No claim shall be valid for more than one of the losses herein specified, and any payment hereunder, other than for loss of time, medical attendance, or temporary disability, shall terminate this policy. No claim for loss of time shall exceed two hundred weeks.

In case of disappearance, or injury, fatal or otherwise, inflicted upon himself by the insured, or inflicted upon himself or received by him while insane, the limit of the company's liability shall be a sum equal to four weeks' indemnity under Schedule A, Section 2, the same being agreed upon as in full liquidation of all claims under this policy.

No claim against this company shall be valid in excess of the insurance granted under this policy unless the amount of such excess is authorized by endorsement thereon, signed by an officer of the company. Insurance in excess of such limits is void, and premium paid for such excess will be refunded on demand.

In the event of the insured's death in consequence of illness, the company's liability shall not exceed the amount of weekly indemnity that would be payable to the insured up to the date of his death.

This insurance does not cover disability resulting from voluntary or unnecessary exposure to contagion or infection, nor resulting directly or indirectly, wholly or in part, from intoxicants, anæsthetics or narcotics, or disease contracted while engaged in military or naval service or prior to the date of this policy, or within fifteen days from noon of the date of this policy.

Written notice of any injury, disease or sickness, for which claim can be made shall be given to the company at its home office at New York City, within ten days of the date of the accident or the commencement of the disease or sickness, and failure to give such written notice within ten days from the date when it becomes possible to give such notice of injury or disease or sickness shall invalidate any and all claims under this policy. Notice given to any agent shall not constitute notice to the company. Affirmative proof of loss, or of duration of disability must also be furnished to the company within sixty days from the time of death or of loss of limb or limbs, eye or eyes or the termination of disability. Affirmative preliminary proofs of blindness or paralysis must be furnished to the company within two months and affirmative final proofs within fourteen months from date of beginning of total blindness or paralysis. No action at law shall be brought before three months after the date of the filing of the required proof of loss, nor brought at all unless within six months from date of death or loss of limb or sight or termination of disability, or unless begun within eighteen months from date of beginning of total blindness or paralysis. Any limitations in this paragraph contrary to State laws are hereby extended to the minimum periods provided by such laws.

The company shall have the right and opportunity to examine the person or body of the insured or beneficiary when and so often as it requires in case of injury or illness, and also the right and opportunity to make an autopsy in case of death when it so requires.

All claims under this policy shall be subject to proof of insurable interest, and no assignment of interest hereunder shall be valid unless the consent of the company, signed by one of its officers, is attached hereto.

This policy or any renewal therof, shall not take effect unless the premium is actually paid previous to any accident or illness for which claim is made. The company may cancel this policy at any time, by written notice of cancellation, enclosing its check for the unearned portion of the premium, mailed to the insured at the last address received from him by the company at its home office.

For any loss from injury, fatal or otherwise, received by the insured while entering or leaving, or resulting from an attempt to enter or leave, or from being upon the step or steps of any conveyance, payment shall be made under Schedule A. Loss from injuries, fatal or otherwise, received in such manner by the beneficiary is not covered by this policy.

This insurance covers loss from injuries, fatal or otherwise, only when received or disease or sickness when contracted in, or while traveling by regular passenger lines be-

tween the United States, Canada or Europe; excepting Alaska and territory north of the fifty-fifth degree of north latitude and any territory of the United States acquired since 1897.

If the insured is injured, fatally or otherwise, while temporarily or otherwise in any occupation classed by this company as more hazardous than that stated in this policy, or while doing work or performing duties belonging to any such more hazardous occupation, the company's liability shall be only for such amounts as the premium paid by him will purchase at the rate fixed for such increased hazard.

This policy is issued subject to all the foregoing agreements, provisions, conditions, limitations and clauses, none of which can be violated without forfeiture of all rights hereunder, or waived or altered by any agent or solicitor. Any waiver or alteration to be valid must be by endorsement hereon signed by an officer of the company.

In witness whereof, The Great Eastern Casualty and Indemnity Company of New York, has caused this policy to be signed by two of the following officers: President, vice-president, secretary and treasurer in the City of New York, this first day of March, 1905.

SCHEDULE OF OPERATIONS.

Amounts payable for each $1000 principal sum under Schedule A in first policy year in addition to weekly indemnity for operation necessitated by accidental injuries sustained within the terms of this policy.

Amputation of foot, hand or forearm, $5; leg or arm, $10; thigh, $20; finger or fingers, $2; dislocations, reduction of shoulder, elbow, hip, knee or ankle, $5; wrist or lower jaw, $3; thumb or fingers, $2; excision of shoulder, hip or knee joint, $20; elbow, wrist or ankle joint, $10; toe or toes, $5; fractures, reduction of, nose, lower jaw, collar bone or shoulder blade, $5; breast bone, $2; rib or ribs, $2; upper arm, $7; forearm (one or both bones), $5; wrist or hand, $3; fingers, $2; any of the bones of the pelvis or sacrum, $10; coccyx, $2; thigh, $15; knee cap or leg bones (one or both), $10; bones of foot, $3; toe or toes, $2; gunshot wounds—treatment not necessitating amputation or laparotomy, $5; hernia (abdominal), any cutting operation for the radical cure of reducible, irreducible or strangulated form, $20; laparotomy (opening of the abdominal cavity for an operation of any organ contained therein, or for traumatic peritonitis, or exploratory incision), $20; necrosis (death of bone)—sequestrotomy (removal of dead bone), $7; peritonitis (see laparotomy), $20; skull trephining for fracture, $20; synovitis (inflammation of the lining membrane of a joint) incision, $5; tetanus—injection of anti-tetanic serum into frontal lobe of brain. $20; wounds of scalp or other parts—suturing, $1.

Amounts payable for each $5 weekly indemnity provided in Section 6 in addition to weekly indemnity for operation necessitated by disease or sickness contracted within the terms of this policy. Abscess—incision $1; abdomen—cutting into for diagnosis or treatment of organs therein, $10; aneurism—non-traumatic, operation for, by tying of artery, $7; appendicitis—when appendix is removed, $10; otherwise, $5; bone, diseases of, removal of diseased portion of bone by cutting operation—fingers and toes, $2; in other parts of body, $5; carbuncle—incision, $1; chest—cutting into for diagnosis or treatment of organs therein, $5; cancer—lip—removal of by cutting operation, $5; eye, ear, nose—any cutting operation, $2; eye, removal of, $10; gangrene—amputation of fingers or toes, $2; foot or hand, $5; goitre—cutting operation for permanent cure, $15; hydrocele—incision and treatment of sac, $2; inflammation of joint—incision into joint—fingers and toes, $2; other parts of body, $5; intestinal obstruction—see abdomen; kidney—same as abdomen; mastoiditis—cutting operation for removal of diseased bone, $10; nerve—cutting operation for stretching, $2; rectum—radical operation for by clamp and cautery, ligative and excision, hemorrhoids, $3; prolapsed, $5; fistula in ano, $4; malignant stricture, $10; rupture—cutting operation for complete and permanent cure, $10; skull—cuttng through for non-traumatic lesions of brain or membrane, $20; stricture—œsophagus, cutting operation (external) for, $10; stone in bladder—removal of, by cutting operation, $10; by crushing operation, $5; tapping of abdomen, $3; bladder, $3; chest, $2; ear drum, $2; hydrocele, $2; joints—fingers and toes, $2; other parts of body, $3; trachea—cutting into for removal of foreign bodies or for relief of difficult breathing, $3; tumors—removal of, by cutting operation, malignant, $5; benign, $3; varicocele—cutting operation for permanent cure, $3; veins—varicose—cutting operation for permanent cure, $3.

SPECIAL PRIVILEGE.

If the insured shall sustain an injury specified in the "Table of Fixed Indemnities" below, he may, subject to all the conditions of the policy, elect to receive in lieu of all other indemnity the sum specified in said table for such injury, provided, however, that he signify his election in writing to the company at its home office in New York City within two weeks from the date of the injury, and, provided further, that the election may not be for more than one of the sums specified in said table.

TABLE OF OPTIONAL INDEMNITIES.—Same as in combination accident policy.

HEALTH INSURANCE.

Company issues three forms—the "Special Health," $250 principal sum and $25 weekly for 26 weeks, covering 31 diseases. Cost $10 to $15 according to risk, payable annually. Women not insurable. The "Complete Health," covering all diseases—does not pay for first week of illness. Cost for $2500 principal sum and $25 weekly for 26 weeks, ages 18 to 50, $25; ages 51 to 60, *$35, payable* annually. Women not insurable. "Perfection *Health," see* policy form.

PERFECTION HEALTH POLICY.

PRINCIPAL SUM, $2500. WEEKLY INDEMNITY, $25.
ANNUAL PREMIUM, $35.

Great Eastern Casualty and Indemnity Company of New York, in consideration of the warranties in the application, a copy of which is endorsed hereon and made part hereof, and of thirty-five dollars,

Hereby insures John Williams, of New York, County of New York, State of New York, by occupation lawyer, for the term of 12 months from noon, standard time, of March 1st, 1905, as follows:

TEMPORARY DISABILITY.—In the sum of twenty-five dollars per week, for the period of not less than seven days, nor more than twenty-six (26) weeks, during which he shall, independently of all other causes, be immediately and wholly disabled and prevented by any bodily disease or sickness from transacting any and every kind of business or work and be necessarily and continuously confined within the house, and regularly visited by a licensed physician; partial disability, 12.50 per week.

PERMANENT DISABILITY.—In a sum equal to one hundred weeks indemnity for temporary disability as aforesaid, to be paid to him upon proof satisfactory to the company, at its home office, in New York City, that he has, as a result of disease contracted during the term of this policy, independently of all other causes, entirely and irrecoverably lost the sight of both eyes, or by incurable paralysis permanently and entirely lost the use of both hands or both feet, or of one hand and one foot, and also that he has been for one year and will, on account of either of said conditions, be thereafter, and during his life, permanently disabled from transacting any and every kind of business or work.

(SURGICAL OPERATIONS.)—If by reason of any disease contracted after the date of this policy, any of the surgical operations specified in the schedule of operations hereinafter contained shall be performed upon the insured within ninety days from the commencement of such disease and during the term of this policy, the company will pay to the insured, in addition to the indemnity hereinbefore provided, the sum set opposite such operation in said schedule, but payment shall not be made for more than one operation as the result of any one cause of disability.

(QUARANTINE INDEMNITY.)—If any of the passengers or crew of a steamship on which the insured is a passenger, or if any member of the insured's family, shall contract a contagious or infectious disease, and the insured by reason thereof, shall, by the instructions from a board of health or other official authority of like powers, be involuntarily quarantined and prevented thereby from transacting any and every kind of business or work, the company will pay him while so quarantined for a period not to exceed ten weeks, during which the insured shall be necessarily confined within the ship or house, as the case may be, the weekly indemnity as provided in this policy.

PROVIDED:

In the event of the insured's death in consequence of illness, the company's liability shall not exceed the amount of weekly indemnity that would be payable to the insured up to the date of his death.

This insurance does not cover disability resulting from voluntary or unnecessary exposure to contagion or infection, nor resulting directly or indirectly, wholly or in part, from intoxicants, anæsthetics or narcotics, or accidental injury, or violence, or occasioned by or resulting from a surgical operation, or contracted while engaged in military or naval service or prior to the date of this policy.

This insurance does not cover any period for which the insured has either made claim or become entitled to indemnity from this or any other company or association, on account of accidental injury, or violence.

No claim against this company under health policies shall be valid in excess of ten thousand dollars for permanent disability, as herein defined, nor for weekly indemnity for temporary disability in excess of the average weekly earnings of the insured, or in excess of one hundred dollars per week. If the insured carries health or sick benefit insurance in companies or associations, or both, providing for an aggregate weekly indemnity in excess of his average weekly earnings, this company shall only pay such proportion of this insurance, for either temporary or permanent disability, as such earnings shall bear to the aggregate of the weekly indemnity of the entire insurance so carried.

Insurance under this policy or any renewal hereof shall not take effect unless the premium is actually paid previous to any disease or sickness by reason of which claim is made.

The company may cancel this policy at any time, by written notice of cancellation, enclosing its check for the unearned portion of the premium mailed to the insured at the last address received from him by the company at its home office.

The company shall have the right and opportunity to examine the person of the insured when and so often as it requires in case of any alleged disease or sickness.

Immediate written notice must be given to the company, at New York, N. Y., of any disease or sickness for which a claim is to be made, with particulars thereof and the full name and address of the insured. Failure to give such written notice within ten days of the commencement of disability from such disease or sickness shall invalidate all claims under this policy. Notice given to any agent shall not constitute notice to the company. Affirmative proof of duration of disability must also be furnished to the company within two months from the termination of temporary disability, which proof must affirmatively establish the fact that the disability was caused wholly by disease or sickness covered by this policy. Affirmative preliminary proof of permanent disability under clause B must be furnished to the company within two months, and affirmative final proof thereof within *fourteen months* from the date of beginning of permanent total disability. Legal

proceedings for recovery hereunder shall not be brought before the expiration of three months from the date of filing final proofs at the home office of the company at New York; nor brought at all unless commenced within six months from date of the termination of such temporary disability, or within eighteen months from the commencement of such permanent disability. Any limitations in this paragraph contrary to State laws are hereby extended to the minimum periods provided by such laws.

This insurance covers only when the disease or sickness is contracted, and the disability sustained within the limits of the United States, Canada or Europe, excepting Alaska and territory north of the fifty-third degree of north latitude and any territory of the United States acquired since 1897.

This policy is issued subject to all the foregoing provisions, conditions, limitations and clauses, none of which can be violated without forfeiture of all rights hereunder, nor waived or altered by any agent or solicitor. Any waiver or alternation to be valid must be by indorsement hereon signed by an officer of the company.

In witness whereof, The Great Eastern Casualty and Indemnity Company of New York, has caused this policy to be signed by two of the following officers: President, vice-president, secretary and treasurer, in the City of New York, this first day of March, 1905.

SCHEDULE OF OPERATIONS.

Amounts payable in addition to weekly indemnity, as provided in clause "C" hereof. For each $5 weekly indemnity. Abscess—incision, $1; abdomen—cutting into for diagnosis or treatment of organs therein, $10; aneurism—non-traumatic, operation for, by tying of artery, $7; appendicitis—when appendix is removed, $10; otherwise, $5; bone, diseases of, removal of diseased portion of bone by cutting operation—fingers and toes, $2; in other parts of body, $5; carbuncle—incision, $1; chest—cutting into for diagnosis or treatment of organs therein, $5; cancer—lip—removal of by cutting operation, $5; eye, ear, nose—any cutting operation, $2; eye, removal of, $10; gangrene—amputation of fingers or toes, $2; foot or hand, $5; goitre—cutting operation for permanent cure, $15; hydrocele—incision and treatment of sac, $2; inflammation of joint—incision into joint—fingers and toes, $2; other parts of body, $5; intestinal obstruction—see abodmen; kidney—same as abdomen; mastoiditis—cutting operation for removal of diseased bone, $10; nerve—cutting operation for stretching, $2; rectum—radical operation for, by clamp and cautery, ligative and excision, hemorrhoids, $3; prolapsed, $5; fistula in ano, $4; malignant stricture, $10; rupture—cutting operatioa for complete and permanent cure, $10; skull—cutting through for non-traumatic lesions of brain or membrane, $20; stricture—œsophagus, cutting operation (external) for, $10; stone in bladder—removal of, by cutting operation, $10; by crushing operation, $5; tapping of abdomen, $3; bladder, $3; chest, $2; ear drum, $2; hydrocele, $2; joints—fingers and toes, $2; other parts of body, $3; trachea—cutting into for removal of foreign bodies or for relief of difficult breathing, $3; tumors—removal of, by cutting operation, malignant, $5; benign, $3; varicocele—cutting operation for permanent cure, $3; veins—varicose—cutting operation for permanent cure, $3.

INDUSTRIAL DEPARTMENT.

WM. F. BAILEY, Manager.

All classes of risks are written in this deparment.

AGE LIMITS: Males, 18 to 65, at schedule rates. For ages over 50 add 50 per cent. to schedule rates; ages over 60, add 100 per cent.

POLICY FEE: A fee of $5 is collected when the application is taken, which pays for the policy and the insurance for the month during which it is written.

MONTHLY PREMIUMS are due and payable without notice on the first day of each month.

LAPSED POLICIES are reinstated on satisfactory certificate of good health, and if delinquent less than thirty days, upon payment of one monthly premium; over thirty and less than sixty days, one monthly premium and a fee of 50 cents; over sixty days, one monthly premium and a fee of $1.

WOMEN.—Wage-earners between ages 18 and 45 inclusive, insured on regular form for $25 a month accident and illness indemnity, with $200 death benefit, for $1 monthly premium. For larger amounts 50 per cent is added to the premium, but in no event will they be written for more than $50 a month accident and $40 a month illness.

SPECIAL POLICIES.—Provide the same benefits as regular policies, except that the words "after the first week," in the health provision are eliminated.

RATES.—For table of rates see Great Eastern Casualty Company.

POLICY FORM—REGULAR HEALTH AND ACCIDENT POLICY, INDUSTRIAL DEPARTMENT, CLASS AA.

PRINCIPAL SUM, $600. MONTHLY ACCIDENT INDEMNITY, $60.
MONTHLY PREMIUM, $1. MONTHLY SICKNESS INDEMNITY, $50.

Great Eastern Casualty and Indemnity Company of New York, in consideration of the policy fee, the premium, and of the statements, warranties and agreements in the schedule endorsed hereon and made a part hereof, which statements the assured makes on the acceptance of this policy and warrants to be true, does hereby insure the person described in said schedule, subject to all of the conditions herein contained and endorsed hereon, from twelve o'clock noon, standard time, of the day this contract is dated, until twelve o'clock noon, standard time, of the first day of March, 1907, and for such further periods, stated in the renewal receipts, as the payment of the premium specified in said schedule will maintain this policy and insurance in force, to wit:

(*a*) (ACCIDENT INDEMNITY.)—At the rate of sixty dollars per month, for a period not exceeding twenty-four consecutive months, against total loss of time resulting directly and independently of all other causes from bodily injuries effected through external, violent and accidental means, and which wholly and continuously from date of accident disable and prevent the assured from performing every duty pertaining to any business or occupation.

(*b*) (PARTIAL DISABILITY.)—Or, if such injuries shall wholly and continuously from date of accident disable and prevent the assured from performing one or more important daily duties pertaining to his occupation, or in event of like disability immediately following total loss of time, the company will pay the assured for the period of such partial disability, not exceeding six (6) consecutive months, two-fifths of the rate specified in paragraph (*a*); provided the maximum period for which indemnity shall be paid, under paragraphs (*a*) and (*b*) hereof, for any one injury, shall not exceed twenty-four consecutive months.

(*c*) (SPECIFIC LOSSES.)—Or, if any one of the following specific losses shall result solely from such injuries within ninety days from date of accident, the company will pay in lieu of any other indemnity, for loss of life, or both hands by severance at or above the wrist, or both feet by severance at or above the ankle, or one hand and one foot by severance at or above the wrist or ankle, or entire sight of both eyes, if irrecoverably lost, the principal sum; either hand by severance at or above the wrist, or either foot by severance at or above the ankle, one-half the principal sum; entire sight of one eye, if irrecoverably lost, one-third the principal sum. Indemnity for loss of life shall be payable to the beneficiary named in said schedule, if surviving; otherwise, to the executors or administrators of said assured.

(*d*) (DOUBLE INDEMNITY.)—Or, if such injuries are sustained by the assured, while riding as a passenger within the enclosed part of any railway passenger car provided for the exclusive use of passengers and propelled by steam, cable, compressed air or electricity; (2) or, while riding as a passenger on board a steam vessel licensed for the regular transportation of passengers; and such injuries shall be due directly to or in consequence of the wrecking of such car or vessel, then the amount to be paid shall be double the sum that would, under the terms of this policy, be otherwise payable for any such injuries.

(*e*) (ILLNESS INDEMNITY.)—Or, at the rate of fifty dollars per month, for the number of consecutive days, after the first week, that the assured is necessarily and continuously confined within the house, and therein regularly visited by a legally qualified physician, by reason of illness that is contracted and begins after this policy has been maintained in continuous force for sixty days; or, if during convalescence immediately following said confinement, or by reason of any non-confining illness, the assured shall be wholly and continuously disabled from performing every duty pertaining to any business or occupation, and require the regular attendance of such physician, the company will pay him indemnity at one-fifth the above rate for a period not exceeding two consecutive months; provided the maximum period for which indemnity shall be paid under this paragraph for any one illness shall not exceed six consecutive months.

(*f*) (TEN PER CENT INCREASE.)—The indemnities above provided, paragraph (*d*) excepted, shall be increased ten per cent on any claim accruing hereunder if the premiums hereon are paid annually in advance; or, on any claim originating after this policy shall have been maintained in continuous force without default for not less than one year immediately preceding.

(*g*) Disability or loss resulting wholly or in part, directly or indirectly from sunstroke, freezing, carbuncles, boils, felons, abscesses, ulcers, blood-poison or septicemia, or contact with poisonous or infectious substances is classified as illness and covered only under paragraph (*e*) of this policy, the original cause thereof notwithstanding.

(*h*) In event of injury, fatal or otherwise, of which there shall be no external or visible mark on the body; or injury, fatal or otherwise, due wholly or in part, directly or indirectly, to disease or bodily infirmity; or injury, fatal or otherwise, or disability or loss, resulting directly or indirectly, from any gas, vapor, narcotic, anæsthetic or poison; or from rioting or strikes; or from exposure to obvious risk of injury or obvious danger;

or death or disability due to or resulting, directly or indirectly, from injuries intentionally inflicted upon the assured by himself or by any other person; or from injuries inflicted upon the assured by himself or received by him while insane; or while under the influence or any intoxicant or narcotic; or while suffering from disease or illness; or while attempting to evade arrest; or while violating law; or while violating the rules of a corporation, or the rules of a public carrier affecting the safety of its passengers, the limit of the company's liability shall be one-fifth the amount which would otherwise be payable under this policy, anything herein to the contrary notwithstanding.

(*i*) In the event of disability or illness resulting wholly or in part, directly or indirectly, from tuberculosis, rheumatism, paralysis, apoplexy, orchitis, neuritis, locomotor ataxia, hernia, lumbago, lame back, strains, sciatica, vaccination, any venereal disease, dementia, insanity, or from surgical operation for any chronic ailment, then, and in all such cases referred to in this paragraph, the limit of the company's liability shall be one-fifth of the amount which would otherwise be payable under this policy, anything herein to the contrary notwithstanding.

(*j*) Written notice of any injury, fatal or non-fatal, or of any illness for which claim can be made, must be given to the company at New York within ten days from date of accident or beginning of illness. Failure on the part of the assured or the beneficiary to comply strictly with said notice requirement shall limit the liability of the company to one-fifth the amount which would be otherwise payable under this policy. Notice given any agent shall not constitute notice to the company.

(*k*) Affirmative proof of any injury, fatal or non-fatal, or of any illness for which claim can be made, must be furnished to the company at New York (on blanks provided by the company) within thirty days from date of death, loss of limb or of sight, or of the termination of disability; provided that such affirmative proof as to injury must establish the fact that such injury was caused solely and directly by external, violent and accidental means. No action at law or in equity shall be maintainable before three months or after six months from the date on which this paragraph provides that said affirmative proof must be furnished to the company. Any claim not brought in conformity with the provisions of this paragraph is forfeited to the company.

(*l*) An agent has no authority to change this policy or to waive any of its provisions conditions or limitations. Notice to or from any agent or any knowledge by him, shall not be held to affect a change or waiver of any of the provisions, conditions or limitations hereof, nor shall such notice or knowledge release the assured or beneficiary from complying with the provisions of paragraph (*j*).

(*m*) If the payment of any renewal premium shall be made after the expiration of this policy or of the last renewal receipt, neither the assured nor the beneficiary will be entitled to recovery for any accidental injury happening between the date of such expiration and twelve o'clock noon, standard time, of the day following the date of such renewal payment; nor for any illness originating before the expiration of thirty days after the date of such renewal payment. The acceptance of any renewal premium shall be optional with the company.

(*n*) The company shall have the right and opportunity to examine the person of the assured in event of his injury or illness when and so often as it requires; and in case of death, it shall also have the right and opportunity to make an autopsy. Refusal to permit such examination or autopsy shall invalidate any and all claims hereunder. The consent of a beneficiary shall not be requisite to a surrender of this policy nor to a change of beneficiary. The issuance of this policy cancels all policies of prior date carried by the company on the assured.

(*o*) The company may cancel this policy at any time, without prejudice to the rights of the assured to any claim then pending, by written notice of cancellation served upon or mailed to the address of the assured as it appears of record with the company, together with the company's check for the unearned portion, if any, of the premium paid, which check shall be sufficient tender.

(*p*) Indemnity will not accrue hereunder in excess of the time the assured is by reason of injury or illness, under the professional care and regular attendance of a legally qualified physician or surgeon. If the assured is disabled by injury or illness for more than thirty days, he or his representatives shall, as a condition precedent to recovery hereunder, furnish the company, every thirty days, with a report in writing from his attending physician or surgeon, fully stating the condition of the assured and the probable duration of his disability.

(*q*) The company may, at its option, deduct at the rate of one monthly premium for each ten dollars ($10) of indemnity from any sum payable under paragraphs (*a*), (*b*), (*d*) or (*e*) to be applied as advance premiums.

(*r*) The premiums hereon must be paid either at the home office of the company, New York City, or to a person designated in writing by an officer of the company to receive them; and if paid to any other person, such payments shall not be binding on the company.

(*s*) No assignment or change of this policy or waiver of any of its provisions, conditions or limitations shall be valid unless agreed to in writing by the president or secretary of the company and endorsed hereon.

In witness whereof, the said company has, by its president and secretary, executed this contract at New York, N. Y., but the same shall not be binding on the company until countersigned by its authorized registrar.

WARRANTIES IN APPLICATION.

I hereby apply for a policy in the Great Eastern Casualty and Indemnity Company, of New York, to be based upon the following statements, all of which I hereby warrant *to be complete and true*, and I agree if any of said statements shall be untrue, of if I fail *to fulfill any agreement* herein made, then in either case, said policy and insurance shall *be null and void.* I understand and agree, (1) that if I contract illness or am injured

lly or otherwise, after having changed my occupation to one classified by this company nore hazardous than that herein stated, or if I am injured while doing any act or thing :aining to any occupation so classified, the liability of the company shall be only for a proportion of the principal sum or other indemnity as the premium paid by me will chase at the rates fixed by this company for such more hazardous occupation; (2) : the insurance shall not exceed the amount of my average wages, or money value of time; (3) I expressly waive, on behalf of myself or of any other person who shall have :laim any interest in any policy issued hereon, all provisions of law forbidding any sician or other person who has attended or examined me, or may hereafter attend or nine me, from disclosing any knowledge or information which he thereby acquired. nderstand and agree that the insurance is not effective until the policy has actually a issued by the company and the policy fee paid; that the company is not bound by knowledge of or statements made by or to any agent unless written hereon. I further e to accept the policy subject to all of its conditions and pay the monthly premium ne dollar in advance without notice.

London Guarantee and Accident Company.

LONDON, ENG.

Commenced Business 1869. A. W. MASTERS, Gen. Man. U. S. Office, Chicago, Ill.

The London Guarantee and Accident insures against personal accidents under eight classifications of occupations, viz.: Select, Preferred, Extra Preferred, Ordinary, Medium, Special, Hazardous and Extra Hazardous.

PREMIUMS.—Select, $4; Preferred, $5; Extra Preferred, $6; Ordinary, $7.50; Medium, $10; Special, $12.50; Hazardous, $15; Extra Hazardous, $20 per annum for each $1000 principal sum.

Policies are issued on semi-annual and quarterly payments without additional charge for the short term, but to persons classed as "Select," "Preferred" and "Ordinary" only, and for an amount not less than $3000.

BENEFITS.—For each $1000 principal sum, accidental death or loss of both eyes or two limbs, $1000; loss of either hand or foot, $500; loss of one eye, $340; weekly indemnity for total disability (200 weeks), $5; partial disability (26 weeks), $1.25 to $3.75.

COMBINATION ACCUMULATIVE ACCIDENT POLICY.—Rates, $5 per $1000 for Select, $6 for Preferred, $7 for Extra Preferred, and $8.50 for Ordinary.

AGE LIMITS.—Eighteen to sixty-five.

MAXIMUM INDEMNITY.—Death, $20,000; weekly, $100.

POLICY FORM—COMBINATION ACCUMULATIVE ACCIDENT, FORM E.

PRINCIPAL SUM, $5000. WEEKLY INDEMNITY, $25–$50.
MAXIMUM SUM, $15,000. ANNUAL PREMIUM, SELECT, $25.

London Guarantee and Accident Company, Limited, of London, England, does hereby insure James Watson of Chicago, County of Cook, State of Illinois, against bodily injuries, effected directly and independently of all other causes through external, violent and accidental means, as specified in the following schedule: The principal sum of this policy in the first year is $5000. Each consecutive full year s renewal of this policy shall, if it be for a term less than one year, add five per cent to the above-mentioned principal sum until such additions shall amount to fifty per cent of said principal sum, and thereafter so long as this policy is maintained in force the amount insured shall be for the principal sum in the first year plus the said additions. Each consecutive full year's renewal of this policy, if paid annually in advance, shall, if the policy be for a term not less than one year, add ten per cent to the said principal sum in the first year until such additions shall amount to fifty per cent of said principal sum, and thereafter so long as this policy is maintained in force by annual premiums paid in advance, the amount insured shall be the said principal sum in the first year plus the said additions.

PART A. (SCHEDULE OF INDEMNITIES.)—If any of the following loses shall result from injuries covered by this policy within ninety days from the date of accident the company will pay in lieu of any other indemnity, for loss of life by injuries other than specified in Part D, both hands by severance at or above the wrist, both feet by severance at or above the ankle, one hand at or above the wrist and one foot at or above the ankle (by severance), or entire sight of both eyes, if irrecoverably lost, the principal sum; either hand by severance at or above the wrist or either foot by severance at or above the ankle, one-half of principal sum; entire sight of one eye, if irrecoverably lost, one-third of principal sum. The payment in any such case shall end this policy.

PART B. (WEEKLY INDEMNITY.)—Or, if any of the disabilities cited above shall not result from such injuries. For the period during which the assured shall be immediately continuously and wholly disabled thereby from transacting any and every kind of business but for a period not exceeding two hundred consecutive weeks, the company will pay a *weekly indemnity of* $25, or, for the period not exceeding twenty-six consecutive weeks, *during which the assured shall* be immediately, continuously and wholly disabled thereby *from attending to a material* part of his occupation, or for like disability not exceeding *twenty-six weeks following* total disability in the aforesaid clause, and not extending be-

yond the limit therefor, the company will pay a weekly indemnity (two-fifths of rate for total loss of time) of $10.

PART C. (DOUBLE PAYMENTS.)—The amount to be paid for claims under Parts A and B shall be double the sum specified in this schedule if such injuries are sustained while riding as a passenger and being in or upon any passenger car on a railway using steam, cable or electricity as a motive power, or while in a passenger elevator (excluding elevators in mines), or while traveling as a passenger and on board a steam vessel licensed for the regular transportation of passengers, or by the burning of a building while the assured is therein and in which he shall have been at the commencement of the fire.

PART D. (SPECIAL INDEMNITY.)—If the death of the assured shall be caused by sunstroke, effected through external, violent and accidental means, independently of all other causes, within ninety days from the date of exposure, the company, upon proof thereof, will pay the original principal sum provided hereunder for fatal bodily injuries.

PART E. (SURGICAL BENEFITS.)—If injuries covered by this policy shall within ninety days from the date thereof necessitate surgical operation named in the schedule of operations, the company will pay, as specified in the schedule, in addition to the indemnity hereinbefore provided, but such payment shall not be made for more than one operation as the result of any one accident. If injuries are sustained which shall not result in death or other disability, but which shall require surgical treatment other than specified in the schedule of operations, the company will pay the amount actually expended for such treatment but not exceeding the single indemnity for one week.

BENEFICIARY INSURANCE.—The company does also insure the beneficiary named in the schedule of warranties hereinafter contained, against bodily injuries effected directly and independently of all other causes through external, violent and accidental means (suicide, sane or insane, not included) while riding as a passenger and being in or upon any passenger car on a railway using steam, cable or electricity as the motive power, or while in a passenger elevator (excluding elevators in mines), or while traveling as a passenger and on board a steam vessel licensed for the regular transportation of passengers, or by the burning of a building while the beneficiary is therein and shall have been therein at the commencement of the fire, as specified in the following schedule:

PART A. (SCHEDULE OF INDEMNITIES.)—If any one of the following losses shall result from such injuries alone within ninety days from the date of accident the company will pay in lieu of any other indemnity, for loss of life, or both hands, or both feet, or one hand and one foot, or entire sight of both eyes, if irrecoverably lost, the original principal sum; either hand or either foot, one-half the original principal sum. The payment in any such case shall end this policy.

PART B. Or for any injury so sustained which is specified in the schedule of elective benefits in this policy, will pay one-half of the sum provided in such schedule. Not more than one benefit shall be paid for injuries resulting from one accident.

PART C. For any injury so sustained which shall result within ninety days in an operation set forth in the schedule of operations contained in this policy, will pay one-half of the sum provided in such schedule, subject to the conditions in the paragraph, surgical benefits, therein contained.

Provided: (1) The person named as beneficiary in this policy at date of injury is over eighteen and under sixty years of age and is a person other than the assured. (2) In event of death of beneficiary the original principal sum shall be paid to the assured. All other benefits under this clause shall be paid to the beneficiary. (3) This insurance shall not apply to any accident or injury, fatal or otherwise, sustained while getting on or off or being upon the step or steps of any railway or street railway car. The insurance of the beneficiary under this policy shall commence on the date of this policy, and end when the insurance under the policy ends, and is subject to all of the terms and conditions of the policy.

Provided: 1. The company may cancel this policy at any time by notice in writing to the assured, and such notice shall be deemed sufficiently given if mailed, addressed to the assured at the last address known to the company, with check for the unearned part of the premium, if any.

2. Only one claim on account of any one accident shall be made and no claim shall be valid in excess of thirty thousand dollars principal sum, or one hundred dollars weekly indemnity under policies of this company, either separately or together, nor for indemnity in excess of the average weekly earnings of the assured. Insurance in excess shall be void, and the premium paid for such excess will be refunded on demand.

3. If the assured carries insurance either in companies or associations, or both, making a gross weekly indemnity in excess of his average weekly earnings, then (except in the case of a claim consequent on the death of the assured) this company shall be liable only for such proportion of this insurance, either for weekly indemnity or otherwise, as said average weekly earnings shall bear to the aggregate of the weekly indemnity of the entire insurance so carried.

4. If the assured is injured fatally or otherwise in any occupation or exposure classed by this company as more hazardous than that stated in the schedule of warranties, the insurance shall be only for such proportion of the principal sum or other indemnity for bodily injuries by external and accidental violence as the premium paid would have purchased at the rates fixed by this company for such increased hazard or occupation.

5. If while insane the assured shall inflict upon himself, or receive injuries fatal or otherwise, or while sane shall intentionally inflict upon himself injuries, fatal or otherwise, the measure of this company's liability shall be a sum equal to the last premium paid, the same being agreed upon as in full liquidation of all claims under this policy.

6. The company shall have the right and opportunity by its representative to examine person of any person insured by this policy when and so often as it requires in case of injury or disability, and also the right and opportunity to make an autopsy in case of death.

7. Any claim shall be subject to proof of interest, and no assignment of interest under this policy shall be valid unless the same is signed by the general manager of the company for the United States, in the city of Chicago, Ill.

8. In the event of any accident hereby insured against happening to the assured, or to the beneficiary, written noice containing the full name and address of the person sustaining such accident, with full particulars of the accident, shall be immediately given to the company's head office in Chicago, Ill., or to the company's authorized agent. Affirmative proof of claim must also be furnished to the company's head office in Chicago, Ill., within two months from time of death, or of loss of limb, or of sight, or of the termination of disability. Legal proceedings to recover hereunder may not be brought till after three months from day of filing proofs with the company's head office in Chicago, Ill., nor after six months shall have elapsed from the date required herein for final proofs. Claims not brought in accordance with the terms of this proviso are declared and are hereby acknowledged to be null and void.

9. The terms of this policy cannot be altered by agents, and no alteration shall be valid unless endorsed upon the policy by the general manager for the United States, and the delivery of this policy shall not be a waiver of any of its terms, agreements or conditions.

10. Double payments under Part C of the schedule shall not apply to any accident or injury, fatal or otherwise, sustained while getting on or off or being upon the step or steps of any railway or street railway car.

11. Under Parts A and D of the schedule, indemnity is payable only when the accident occurs within the civilized limits of the globe, and under Parts B and C of the schedule only within countries goverend by Americans or Europeans, being civilized parts of the globe between the sixtieth degree of north latitude and the fortieth degree of south latitude, or within Japan or the treaty ports of China, including in any case travel by sea but only as a passenger by regular passenger lines.

12. The consent of the beneficiary shall not be requisite to a surrender or assignment of this policy, or to a change of beneficiary. Indemnity for loss of life shall be paid to the beneficiary named in the schedule of warranties or to such other beneficiary as may be designated by assured, if surviving, otherwise to the executors, administrators or assigns of the assured.

13. The assured on the acceptance of this policy makes the following statements which he warrants to be true and such statements are hereby made part of and the basis of the contract: [SCHEDULE OF WARRANTIES.]

This policy is issued in consideration of the premium of twenty-five dollars for a term of twelve months beginning at twelve o'clock noon, standard time, of the day this policy is dated, but may be renewed subject to all provisions of the policy, from term to term, by payment of such premium in advance.

In witness whereof, the London Guarantee and Accident Company, Limited, has caused these presents to be signed by its authorized general manager for the United States of America, acting under power of attorney, and dated this fifteenth day of March, 1907; but the same shall not be binding upon the company unless countersigned by a duly authorized representative of the company.

SCHEDULE OF OPERATIONS.—Payments as below shall be made where the weekly indemnity under all accident insurance, providing surgical benefits and carried by the assured in this company, equals $50 weekly or over. If the aggregate weekly indemnity is less than $50, the payments shall be reduced proportionately. Abscess—incision, $10. Abdomen—cutting into abdominal cavity for diagnosis or treatment of organs therein, $200. Amputation of entire hand, forearm or foot, $50; leg or arm, $100; thigh, $150; finger or fingers, $20. Aneurism—operation for tying of artery, $70. Bone, injuries to —removal of diseased portion of bone, $50. Chest—cutting into for removal of pus as result of traumatism, $50. Dislocation—reduction of hip or knee, $70; shoulder, elbow or ankle, $50; wrist or lower jaw, $30; thumb, $20; fingers, $10. Excision—removal of shoulder or hip joint, $200; knee joint, $150; elbow, wrist or ankle joint, $100; toe or toes, $20. Eye—any cutting operation, $20; removal, $100. Fractures—reduction of nose, lower jaw, collar bone or shoulder blade, $50; breast bone or ribs, $20; upper arm, $70; forearm, $50; wrist, $50; bones of hand other than fingers, $30; fingers, $10; bones of the pelvis (except coccyx), $150; coccyx, $20; thigh, $150; knee cap or leg, $100; bones of foot other than toes, $30; toes, $20. Gunshot wounds—treatment of, not necessitating amputation or any cutting operation into abdominal cavity, $25. Hernia (abdominal)—any cutting operation for radical cure of reducible, irreducible or strangulated form, $200. Hydrophobia—Pasteur treatment, $100. Inflammation of joint—incision of joint, $50. Lockjaw—injection of anti-toxin into skull, $200; injection of anti-toxin into spinal canal, $100. Skull—cutting into cranial cavity, $200. Spine or spinal cord—operation with removal of fractured vertebra, $200. Wounds—suturing, $10.

SCHEDULE OF ELECTIVE BENEFITS.—The assured, if he so elect in writing within ten days from date of accidental bodily injuries, may take in lieu of the weekly indemnity hereinbefore provided for total or partial disability, indemnity in one sum according to the following schedule, if the injury is one set forth in such schedule. When the assured is entitled to double indemnity, the elective indemnity shall be doubled in like manner. If the weekly indemnity for total loss of time in this policy is $50, the amounts named below shall be payable; if such weekly indemnity is greater or less than $50, the amounts to be paid shall be increased or reduced proportionately. No claim for more than one of the losses in said schedule, the result of any one accident, shall be valid. For loss of one or more fingers (at least one entire phalanx), $300; one or more entire toes, $400. For complete hernia caused solely and directly by accidental injury, $140. For complete dislocation of the shoulder, $200; elbow, $200; wrist, $250; hip, $600; knee, $300; any bones of the foot other than toes, $300; ankle, $300; two or more toes, $100; two or more fingers, $100. For the complete fracture of bones of the skull, both tables, $650; lower jaw, $150; collar bone, $300; pelvis, $500; thigh, $600; leg, $400; knee cap, $400; arm, between *elbow and shoulder*, $600; forearm, between wrist and elbow, $300; two or more ribs, *$200; foot other than toes*, $250; hand other than fingers, $250; two or more toes, $200; *two or more fingers, $200.*

Maryland Casualty Company,

HOME OFFICE, BALTIMORE, MD

Commenced Business 1898. JOHN T. STONE, Pres. JAS. F. MITCHELL, Secretary.

The Maryland Casualty Company issues policies as follows: "General Accident," for ten grades of hazard; "Combination," "Combination Accident and Health," "Disability," "Death Only," "Death and Dismemberment."

PREMIUMS.—For $1000 death and $5 weekly indemnity General Accident: select, $4; preferred, $5; extra preferred, $6; ordinary, $7.50; medium, $10; special, $12.50; hazardous, $15; extra hazardous, $20; perilous, $25; extra perilous, $30. Combination policy; select and preferred, $5; extra preferred, $6; ordinary, $8.50. Combination Accident and Health (thirty diseases): select and preferred, $7; extra preferred, $8; ordinary, $10.50. Disability: select and preferred, ages 18 to 50, $12; ages 51 to 60, $14; extra preferred, ages 18 to 50, $65; ages 51 to 60, $75; ordinary, ages 18 to 50, $77.50; ages 51 to 60, $87.50. Death Only: select, $2; preferred, $2.50; extra preferred, $3; ordinary, $3.75. Combination Death and Dismemberment: select and preferred, $3. Physicians, Surgeons and Dentists, $3.50.

BENEFITS.—The combination policy provides for ordinary accidents as follows: Full amount for accidental death or the loss of two limbs, or both eyes, or one eye and one limb; one-half the face of the policy for the loss of one limb; one-third for the loss of one eye, and $5 weekly indemnity to an amount not exceeding principal sum for each $1000 insured; also one-half of the weekly indemnity for partial disability for twenty-six weeks. For accidents while in a regular passenger conveyance the general accident policy provides increased benefits of forty per cent, and the "Combination" provides double benefits, and accumulates on principal sum at rate of ten per cent per annum for five years.

AGE LIMIT.—Eighteen to sixty, new risks; renewals, sixty-five. Death only, up to age seventy.

MAXIMUM INDEMNITY.—Death, $20,000; weekly, $100

POLICY FORM—"UNIVERSAL DISABILITY."

PRINCIPAL SUM, $5000–$10,000. WEEKLY INDEMNITY, $25–$50.
MAXIMUM SUM, $15,000. ANNUAL PREMIUM, $60.

In consideration of the statements in the schedule of warranties hereinafter contained and of sixty dollars, premium, the Maryland Casualty Company, of Baltimore, herein called the company,

Does hereby insure John Henry, of New York, County of New York, State of New York, and herein called the assured, in the principal sum of five thousand dollars, and for a weekly indemnity of twenty-five dollars, for the term of twelve months, from the fifteenth day of March, 1907, beginning and ending at twelve o'clock, noon, standard time, (1) against bodily injuries effected directly and independently of all other causes through external, violent, and accidental means, suicide, sane or insane, not included; (2) against disability from illness as hereinafter provided.

1. (INDEMNITY FOR DEATH, DISMEMBERMENT OR LOSS OF SIGHT.)—If any one of the losses enumerated in this section (1), shall result solely from such injuries within ninety days from the date of the accident, the company will pay the sum set opposite such specific loss; or if such injuries shall, independently and exclusively of all other causes, immediately, continuously and wholly disable and prevent the assured from performing any and every kind of duty pertaining to his occupation for more than ninety days, and during the period of such continuous disability, and within two hundred weeks from date of accident shall result in any one of the said losses, the company will pay the sum set opposite such specific loss, and in addition weekly indemnity as provided for herein, to the date of death, dismemberment, or loss of sight, as the case may be. For loss of life by injuries other than specified in Section 4, or both hands by severance at or above the wrists, or both feet by severance at or above the ankles, or one hand at or above the wrist and one foot at or above the ankle, by severance, or entire sight of both eyes, if irrecoverably lost, or entire sight of one eye, if irrecoverably lost, and one hand at or above the wrist, by severance, or entire sight of one eye, if irrecoverably lost, and one foot at or above the ankle, by severance, the principal sum; for loss of either hand by severance at or above

the wrist, or either foot by severance at or above the ankle, one-half of principal sum; for loss of entire sight of one eye, if irrecoverably lost, one-third of principal sum.

ACCUMULATIVE PROVISION.—Each consecutive full year's renewal of this policy, if the premium be paid annually in advance, will increase the respective sums specified in this section (1) by ten per cent; if paid other than annually in advance, by five per cent, until in either case, according as premiums may be paid, fifty per cent is thus added. Thereafter, so long as the policy is maintained in force, the insurance will be for the said initial sums plus the accumulations. This provision shall not apply to increase the weekly indemnity under this or any other section of the policy.

2. (WEEKLY INDEMNITY—TOTAL OR PARTIAL DISABILITY.)—Or, if such injuries shall not result in any of the disabilities mentioned in Section 1 and shall immediately, continuously and wholly disable and prevent the assured from performing any and every kind of duty pertaining to his occupation, the company will pay him for the period of such total disability the weekly indemnity above specified, but to an amount not exceeding the principal sum. Or, if such injuries shall not wholly disable the assured, as above, but shall immediately and continuously disable and prevent him from performing one or more important daily duties pertaining to his occupation, the company will pay one-half the weekly indemnity above specified for the period of such partial disability, not exceeding twenty-six consecutive weeks from the date of injury; or, if such partial disability shall immediately precede or follow a period of total disability, the indemnity provided for partial disability shall be paid, but not for more than twenty-six weeks; nor shall weekly indemnity be payable under the provisions of Section 1, except as therein stated.

3. (DOUBLE INDEMNITY.)—If the assured shall sustain such injuries (1) while riding as a passenger in or upon a railway passenger car using steam, cable or electricity as a motive power; (2) or, while a passenger on board a steam vessel licensed for the regular transportation of passengers; (3) or, while a passenger in an elevator used for passenger service only; (4) or, in consequence of the burning of a building while the assured is therein; (5) or, by the explosion of a stationary, locomotive, marine or portable boiler when such explosion causes the destruction of such boiler; then, and in such event only, the company will pay double the amount otherwise payable under Sections 1 and 2 hereof.

4. (SPECIAL DEATH INDEMNITY.)—If sunstroke, freezing, hydrophobia, gas or other poisonous vapor, due to external, violent and accidental means shall result in the death of the assured within ninety days from date of exposure or infection, independently of all other causes, the company will upon proof thereof, pay the initial principal sum of this policy.

5 (OPTIONAL INDEMNITY.)—If the assured shall sustain injuries by means aforesaid, and such injuries are named in the "Schedule of Injuries" endorsed hereon, he may elect, subject to all the terms and conditions of this policy, to receive the amount of indemnity as specified for such injury in said schedule, in lieu of all weekly indemnity for either total or partial disability, provided written notice of his choice is given to the company at Baltimore, Md., within ten days from the date of occurrence of said injury; provided further that not more than one amount shall be payable for injuries sustained in any one accident.

6. (INDEMNITY FOR BLINDNESS OR PARALYSIS.)—If the assured shall, during the term of this policy or any renewal hereof, contract any disease which shall not terminate in death, but shall result, independently of all other causes, and within one year from the date of this policy or any renewal hereof, in the entire and irrecoverable loss of the sight of both eyes, or in the permanent and entire loss of the use of both hands or both feet, or of one hand and one foot, and on account of either of said conditions will thereafter and during his life be permanently disabled from engaging in any work or occupation for wages or profit, the company will, upon the filing at its home office of satisfactory proofs of the continuance for one year of such blindness or paralysis, pay the assured a sum equal to one hundred weeks' indemnity at the rate hereinbefore specified in lieu of all other indemnities.

7. (WEEKLY INDEMNITY FOR ILLNESS.)—If the assured shall suffer from bodily disease or illness and such disease or illness shall wholly disable and prevent him from performing any and every kind of duty pertaining to his occupation, the company will pay him for the period of such disability during which he shall be necessarily confined to the house the weekly indemnity hereinbefore specified; or, if such illness shall wholly disable as herein provided but not necessarily confine him to the house, the company will pay one-half of the weekly indemnity payable for disability requiring confinement to the house; provided always that the combined periods for which indemnity will be paid for any illness shall not exceed twenty-six consecutive weeks.

8. (INDEMNITY IF QUARANTINED.)—If during the term of this policy or any renewal hereof, the assured shall, as a consequence of his having been exposed to a contagious or infectious disease, be quarantined by command of the civil authorities, and shall thus be prevented from performing any and every kind of duty pertaining to his occupation, the company will pay him the weekly indemnity as herein provided for the period of such quarantine, not exceeding thirteen consecutive weeks.

9. (INDEMNITY FOR SURGICAL OPERATIONS.)—If such injuries sustained or illness contracted by the assured within the terms of this policy shall within ninety days from the date of commencement of disability necessitate a surgical operation named in the "Schedule of Operations" endorsed hereon, and the same shall be performed, the company will pay, in addition to the indemnity otherwise provided, the sum as specified for such operation in said schedule; but such amount shall not be payable for more than one operation necessitated by injuries sustained in one accident, or as the result of any one *cause of* illness.

10. (INDEMNITY FOR SURGICAL TREATMENT OF MINOR INJURIES.)—Or, if such, *injuries shall not result* in either death or disability, but shall require surgical attention *the company will reim*burse the assured for the cost thereof to an amount not exceeding

one week's single indemnity as provided for herein, provided the surgeon's receipt and affidavit on the company's blank are furnished the company within thirty days from the date of the event causing the injury.

11. (WEEKLY INDEMNITY PAYABLE IN INSTALMENTS.)—Claims for indemnity for disability of less than thirteen weeks' duration shall be payable at the termination of the disability; claims of longer duration shall be payable at the expiration of thirteen weeks from the date of accident or illness and at intervals of thirteen weeks thereafter, satisfactory affirmative proof of disability and of its continuance to be furnished before each payment, and final proof in all cases to be furnished in accordance with Section 18.

12. (SCHEDULE OF INDEMNITIES FOR INJURIES TO THE BENEFICIARY.)—If one person only is specifically named as beneficiary of the assured in the schedule of warranties hereinafter contained and such person is not under eighteen nor over sixty years of age, and is in sound condition, mentally and physically, then, and not otherwise, this policy shall also insure such beneficiary against bodily injuries, effected directly and independently of all other causes, through external, violent and accidental means, suicide, sane or insane, not included, and received (1) while riding as a passenger in or upon a railway passenger car using steam, cable or electricity as a motive power; (2) or, while a passenger on board a steam vessel, licensed for the regular transportation of passengers; (3) or, while a passenger in an elevator used for passenger service only; (4) or, in consequence of the burning of a building while said beneficiary is therein; (5) or, caused by the explosion of a stationary, locomotive, marine or portable boiler, when such explosion causes the destruction of such boiler, as follows: If any one of the following disabilities shall result solely from such injuries within ninety days from the date of the accident, the company will pay— For loss of life, or both hands by severance at or above the wrists, or both feet by severance at or above the ankles, or one hand at or above the wrist and one foot at or above the ankle, by severance, or entire sight of both eyes if irrecoverably lost, or entire sight of one eye, if irrecoverably lost, and one hand at or above the wrist, by severance, or entire sight of one eye, if irrecoverably lost, and one foot at or above the ankle, by severance, the initial principal sum; for loss of one hand by severance at or above the wrist, or one foot by severance at or above the ankle, one-half of the initial principal sum; for loss of entire sight of one eye, if irrecoverably lost, one-third of the initial principal sum. Or, if such injuries do not result in any of the losses enumerated in this section (9) but are named in the "Schedule of Injuries" endorsed hereon, the company will pay such beneficiary one-half of the sum specified in said schedule for "Ordinary Accidents" for such injury; but not more than one-half of any sum so specified shall be payable for injuries sustained in any one accident. If the beneficiary shall sustain an injury in the manner defined in this section (9) and such shall within ninety days from date of accident necessitate an operation named in the "Schedule of Operations" endorsed hereon, and the same shall be performed, the company will pay one-half of the sum specified in said schedule for such operation; but no payment shall be made for more than one operation necessitated by injuries sustained in any one accident. The amount payable in the event of the loss of life of the beneficiary shall be paid to the estate of the beneficiary; the payment of any other sum provided for in this section shall be made to the person insured as beneficiary.

AGREEMENTS.

13. This insurance does not cover disability from illness unless the assured is treated by a regularly qualified physician for the disease by reason of which he claims indemnity; nor from any disease if contracted within fifteen days from noon of the date of issue, unless this is a renewal of a previous policy which provided for indemnity against disease or illness.

14. This insurance does not cover disease or illness contracted or suffered outside of the United States (not including insular possessions or Alaska), Canada and Europe.

15. If the assured shall become entitled to indemnity for disability on account of accidental injuries, the company shall not for the same period of time be liable for any disability on account of illness.

16. If the assured is injured fatally or otherwise in any occupation classified by this company as more hazardous than that stated in the schedule of warranties hereinafter contained, the company's liability shall be only for such principal sum or other indemnity as the premium paid by him for the accident portion of this contract will purchase at the rates fixed by the company for such increased hazard.

17. No claim against this company on account of accidental injuries shall be valid in excess of $20,000 (or $40,000 under doubling clause) or $100 weekly indemnity (or $200 weekly indemnity under doubling clause) under policies or tickets, either separately or together. Insurance in excess shall be void and the premium paid for such excess will be refunded on demand.

18. Written notice must be given to the company at Baltimore, Md., or to the agent countersigning this policy, as soon as may be reasonably possible, of any injury or illness for which a claim is to be made, with full particulars thereof and full name and address of the assured or beneficiary, as the case may be. Affirmative proof of death, or of loss of limb or sight, or surgical operation, or duration of disability, must be furnished to the company within two months from the time of death, or loss of limb or sight, or surgical operation, or termination of disability. Affirmative preliminary proofs of blindness or paralysis must also be furnished to the company within two months, and affirmative final proofs within fourteen months from date of the beginning of either of such conditions.

19. Legal proceedings for recovery hereunder may not be brought until after three months from date of filing final proofs at the company's home office. The company shall not be liable in any suit to recover under this policy unless the same shall be commenced within one year from time of death, or loss of limb or sight, or surgical operation, or from the date when the weekly indemnity herein provided for becomes due and payable hereunder, or *within two years from* date of beginning of total blindness or paralysis.

20. The company may cancel this policy at any time by written notice mailed to the assured at the address given in the schedule of warranties hereinafter contained, and the unearned premium, if any, shall be returned to the assured, and the company's check for such amount mailed with such notice, shall be sufficient tender. Persons under eighteen or over sixty years of age are not covered by this policy. Women are only insured when named as beneficiary as herein provided.

21. The company shall have the right and opportunity to examine the person of the assured or beneficiary when and so often as it requires in case of injury or illness, and also the right and opportunity to make an autopsy in case of death.

22. Any claim shall be subject to proof of interest and no assignment of interest under this policy shall be valid unless the consent of the company thereto is formally endorsed hereon by an executive officer.

23. Indemnity for loss of life of the assured shall be paid to the beneficiary named in the schedule of warranties hereinafter contained, or to such other beneficiary as the assured may designate, if surviving, otherwise to the executors, administrators or assigns of the assured.

24. The consent of the beneficiary shall not be requisite to a surrender, cancellation, change or assignment of this policy or to a change of beneficiary.

25. An agent has no authority to change this policy, or to waive any of its provisions; nor shall notice to any agent or knowledge of his or any other person be held to effect a waiver or change in this contract, or any part of it. No change whatever in this policy, and no waiver of its provisions shall be valid unless an endorsement is added hereto signed by the president or secretary of the company, expressing such change or waiver. In any matter relating to this insurance no person, unless duly authorized in writing, shall be deemed the agent of this company.

26. That all the warranties made by the assured upon the acceptance of this policy are true.

SCHEDULE OF INJURIES.—(Optional indemnities—see Section 5.) The amounts stated in the following "Schedule of Injuries" are payable under the policy if issued for $5000 principal sum, proportionate amounts being payable if the policy is issued for a larger or smaller principal sum. Ordinary accidents, Section 2: For loss of one or more fingers (at least one entire phalanx), $150; one or more entire toes, $200. For complete hernia, caused solely and directly by accidental injury, $70. For complete dislocation of the shoulder, $100; elbow, $100; wrist, $125; hip, $300; knee, $150; any bones of the foot, $150; ankle, $150; two or more toes, $50; two or more fingers, $50. For the complete fracture of bones of the skull, both tables, $325; lower jaw, $75; clavicle (collar bone), $150; pelvis, $250; thigh, $300; leg, $200; patella (knee cap), $300; arm, between elbow and shoulder, $300; forearm, between the wrist and elbow, $150; two or more ribs, $100; foot, $125; hand, $125; two or more toes, $100; two or more fingers, $100;

NOTE.—Double above amounts paid for travel accidents.

SCHEDULE OF OPERATIONS.—(Indemnity for Surgical Operations—see section 8.)—The amounts stated in the following "Schedule of Operations" are payable under this policy if issued for five thousand dollars principal sum, proportionate amounts being payable if the policy is issued for a larger or smaller principal sum. Abscess or boil, incision, $5; amputation of foot, hand or forearm, $25; leg or arm, $50; thigh, $100; finger or fingers, $10; aneurism (tumor of artery), ligation, $50; appendicitis, $100; bone abscess, trephining, $25; bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, $50; carbuncle, incision and treatment, $25; caries (bone ulcer), curetting, $15; dislocations, reduction of, shoulder, elbow, hip, knee or ankle, $25; wrist or lower jaw, $15; thumb or fingers (two or more), $10; excision of shoulder, hip or knee joint, $100; elbow, wrist or ankle joint, $50; toe or toes, $25; eye, ear, nose or throat, any cutting operation, $10; felon, incision, $5; fractures, reduction of, nose, lower jaw, collar bone or shoulder blade, $25; breast bone, $10; rib or ribs, $10; upper arm, $35; forearm (one or both bones), $25; wrist or hand, $15; finger (two or more), $10; any of the bones of the pelvis or sacrum, $50; coccyx, $10; thigh, $75; knee cap or leg bones one (or both), $50; bones of foot, $15; toe or toes, $10; ganglion (cystic tumor of tendon sheath), incision and curetting, $15; gunshot wounds, treatment not necessitating amputation or laparotomy, $25; hernia (abdominal), any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $100; hydrocele, tapping, incision or excision of sac, $25; hydrophobia, Pasteur treatment, $50; ingrowing toe nail, removal, $10; intestinal obstruction (see laparotomy); kidney, fixation or removal, $100; laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision), $100; lithotomy (operation for removal of stone in bladder), any cutting, $100; lockjaw, injection of anti-tetanic serum into frontal lobe of brain, $100; into spinal canal, $50; mastoiditis, operation for, $50; necrosis, death (of bone) sequestrotomy (removal of dead bone), $35; œsophogotomy for stricture or other cause, $100; peritonitis (see laparotomy); paracentesis, tapping of abdomen, $25; bladder, $25; ear drum, $15; rectum, operation for hemorrhoids (external or internal), excision or ligation, $25; prolapsed, operation for, $25; fistula in ano, incision, $25; polypus, extirpation, $25; malignant stricture, excision or colostomy, $100; skull trephining for fracture or other cause, $100; synovitis (inflammation of the lining membrane of a joint), incision, $25; tumors, extirpation from any part of the body, benign, $15; malignant, $50; varicose veins, ligation or excision, $25; varicocele, acupressure, ligation or excision, $25; wounds of scalp or other parts, suturing, $5.

IDENTIFICATION.—Upon receipt of the premium for this policy, provided it is not less than $20, the company will issue to the assured a certificate of identification, wherein *it is agreed* that if he shall during the term of this policy or any renewal thereof, be physically *unable to communicate* with relatives or friends, the company, upon receipt of a telegram or

other message, giving the number of this policy, will transmit to his relatives or friends any information respecting him, and will defray all expenses necessary to put the assured in the care of friends, provided such expenses shall not exceed one hundred dollars ($100.)

GENERAL ACCIDENT POLICY.

PRINCIPAL SUM, $5000. ANNUAL PREM., $20. INDEMNITY, $25.

Maryland Casualty Company of Baltimore, in consideration of the warranties in the schedule hereinafter contained, and of twenty dollars premium, does hereby insure James Russell of New York, County of New York, State of New York, under classification select (being a lawyer by occupation) for the term of twelve months, from the 15th day of May, 1904 (beginning and ending at 12 o'clock noon, standard time), in the amount of five thousand dollars, principal sum, and of the weekly indemnity as hereinafter specified, against death or disability, while sane, and resulting directly and independently of all other causes, from bodily injuries effected through external, violent and accidental means, as follows:

FIXED INDEMNITIES.

If death, or any one of the following disabilities shall result from such injuries within ninety days from the date of accident, the company will pay: For loss of life, both hands by actual separation at or above the wrists, both feet by actual separation at or above the ankles, one hand and one foot by actual separation at or above wrist and ankle, entire sight of both eyes, total and irrecoverable, entire sight of one eye, total and irrecoverable, together with loss of one hand or one foot by actual separation at or above the wrist or ankle, the principal sum; for loss of either foot by actual separation at or above the ankle, one-half of principal sum; either hand by actual separation at or above the wrist, one-third of principal sum; sight of one eye, total and irrecoverable, one-eighth of principal sum.

In event of death the principal sum shall be paid to Anna Russell (the beneficiary), if surviving, otherwise to the executors, administrators or assigns of the insured.

No claim on account of injuries, the result of any one accident, for more than one of the benefits provided in Section 1, shall be valid; and upon the payment of such claim this policy shall become null and void and be surrendered to this company.

WEEKLY INDEMNITY.

Or, if death, or any of the disabilities specified in the foregoing schedule shall not result from such injuries, the company will pay the insured:

TOTAL DISABILITY.—For the period not exceeding one hundred and four consecutive weeks, during which the insured shall thus be immediately, continuously and wholly disabled and prevented thereby, directly and independently of all other causes, from transacting any and every kind of duty pertaining to his occupation a weekly indemnity of not exceeding twenty-five dollars.

PARTIAL DISABILITY.—Or, the company will pay, for the period not exceeding twenty-six consecutive weeks immediately following the event causing such injury, or immediately following a period of total disability, as defined herein, during which the insured is thereby, directly and independently of all other causes rendered continuously unable to transact one or more important daily duties pertaining to his occupation, a weekly indemnity of two-fifths of the amount above specified for total disability.

Provided, however, that the combined period covered by claims for both total and partial disability shall, in no event, exceed one hundred and four consecutive weeks, nor in the aggregate of money value the principal sum specified above.

Forty per cent additional indemnity for travel, elevator, burning building and boiler accidents.

If injuries are sustained by means aforesaid (1) while the insured is riding as a passenger and is in or upon a railway passenger car using steam, cable, or electricity as a motive power, (2) or while a passenger on board a steam vessel licensed for the regular transportation of passengers, (3) or while a passenger in an elevator provided for passenger service only, (4) or while in a burning building in which the insured shall be at the commencement of the fire, (5) or by the explosion of a stationary locomotive, marine or portable boiler, when such explosion causes the destruction of such boiler, then, and in such event only, the company will pay, in addition to the indemnity to which the insured would be entitled under the foregoing provisions, a further sum of forty per cent (40%) thereof.

The provisions of Section 3 do not apply to cover any person employed on or about such conveyances, elevator or boiler, or any injury, fatal or otherwise, resulting to the insured from the attempt at or the act of getting on or off such public conveyance or elevator.

OPTIONAL INDEMNITIES—Should the insured suffer any non-fatal injury specified in the schedule set forth below, said insured, at his option may elect to receive, in lieu of the weekly indemnity (both total and partial) provided under this policy, indemnity

as specified in said schedule for such injury, provided said insured signify his choice in writing, addressed to the company at Baltimore, Maryland, within two weeks from the date of the injury for which claim is made under this policy.

SCHEDULE OF OPTIONAL INDEMNITIES,

For each $5 of Specified Weekly Indemnity.

For complete fracture of bones, viz.: Of the skull, both tables, $65; lower jaw, $15; clavicle (collar bone), $30; scapula (shoulder blade), $40; scapula (shoulder blade with complications) $50; thigh, $60; thigh (involving the hip joint), $70; leg (below the knee), $40; patella (knee cap) $40; patella (with serious knee joint complications), $50: arm, between elbow and shoulder, $60; forearm, between wrist and elbow, $30; one or more ribs, $20; hand or fingers, $25; foot or toes, $25. For the complete dislocation, viz.: Of the shoulder, $20; elbow, $20; wrist, $25; hip, $60: knee, $40; any bones of foot or toe, $30; ankle. $30. For loss to certain members, by severance, within ninety days from date of accident, viz.: Of one or more fingers (at least one entire phalanx) $30; of one or more entire toes, $40.

No claim for more than one of the injuries specified in said schedule the result of any one accident shall be valid.

SPECIAL PAYMENTS.—a. In event of death, loss of limb, or sight, or disability, due to septicæmia, sunstroke, freezing, hydrophobia, or choking in swallowing; or due to injuries resulting directly or indirectly from the attempt at, or the act of getting on or off a moving conveyance using steam or electricity as a motive power (except cable and electric street cars) or happening while in any part thereof not provided for occupation by passengers, or while on a railway bridge or right of way, except at established crossings on such roads with public highways (railway employees insured as such not included), or death only as the result of an anæsthetic, while actually undergoing a surgical operation at the hands of a duly qualified regular physician, the company's liability under this policy, subject to its conditions, shall be one-half of the amount otherwise payable, anything to the contrary in this policy notwithstanding.

b. In event of death, or disability, due to hernia, the result of an accident happening subsequent to the issue of this policy, the limit of the company's liability shall be two-fifths the amount otherwise payable, anything to the contrary in this policy notwithstanding.

c. In event of death, loss of limb or sight, or disability, due to injuries intentionally inflicted upon the insured by any other person (except assaults committed for the sole purpose of burglary or robbery) whether such other person be sane or insane, or under the influence of intoxicants or not; or due to injuries received while fighting or in a riot, or due to the taking of poison voluntarily or involuntarily, consciously or unconsciously, or of any gas or vapor (except when administered as prescribed in paragraph "A" of this section); or due to injuries received while under the influence of intoxicants or narcotics, then in all such cases referred to in this paragraph, the limit of the company's liability shall be one-twentieth the amount otherwise payable, anything to the contrary in this policy notwithstanding.

d. In the event of suicide of the insured, sane or insane, the limit of the company's liability under this policy shall be twenty-five ($25) dollars, anything to the contrary in this policy notwithstanding.

GENERAL PROVISIONS.

a. If the insured shall carry insurance, either in this or other companies, or associations, or both, making an aggregate weekly indemnity in excess of the money value of his time, then (except in the case of a claim consequent on the death of the insured or the loss of the sight of both eyes, or the loss of two entire limbs) this company shall be liable only for such proportion of this insurance for weekly indemnity, fixed indemnity, or otherwise, as such money value of his time shall bear to the aggregate of the weekly indemnity of such entire insurance so held by him.

b. This insurance does not cover injuries sustained in any part of Alaska or the British Possessions in America north of the sixtieth degree of north latitude.

c. The amounts payable under Section 5 shall not be increased under Section 8.

d. No claim shall be valid in excess of fourteen thousand dollars, principal sum, or seventy dollars weekly indemnity, under policies or tickets either separately or together, nor for indemnity in excess of the average weekly earnings of the insured. Insurance in excess shall be void, and the premium paid for such excess will be refunded on demand.

e. This policy shall not take effect unless the premium is paid previous to any accident under which claim is made.

f. The company may cancel this policy by mailing notice of cancellation to the insured's address as given hereon with its check for the unearned part, if any, of the premium.

g. If the insured is injured fatally or otherwise in any occupation or exposure classed by this company as more hazardous than that before stated, the company's liability shall be for such principal sum or weekly indemnity as the premium paid by him will purchase at the rates fixed for such increased hazard.

h. Any medical adviser of the company shall be allowed to examine the person or body of the insured in respect to any alleged injury or cause of death as often as he requires; and refusal to permit any such examination shall render null and void this policy, both as to the insured and any beneficiary hereunder.

i. Immediate written notice must be given the company at Baltimore, or its duly *authorized agent, of* any accident and injury for which a claim is to be made, with *full particulars thereof*, and full name and address of the insured. Unless such *notice be given within* ten days after the accident no claim shall be valid. Affirmative

proof of death, or of loss of limb, or of sight, or of duration of disability, must also be furnished to the company within two months from time of death, or of loss of limb, or of sight, nor of the termination of disability. Legal proceedings for recovery hereunder may not be brought until after three months from date of filing proofs at the company's home office; nor brought at all unless begun within six months from the time of death, loss of limb, or sight, or the termination of disability. Failure to comply with the provisions of this section shall debar recovery for such injuries.

j. Any claim shall be subject to proof of interest and no assignment of interest under this policy shall be valid unless the consent of the company thereto is formally endorsed hereon by an officer of the company.

k. An agent has no authority to change this policy or to waive any of its provisions; nor shall notice to any agent or knowledge of his or of any other person, be held to effect a waiver or change in this contract or any part of it. No change whatever in this policy and no waiver of its provisions shall be valid unless an endorsement is added hereto signed by an officer of the company, at its home office, expressing such change or waiver.

l. This policy does not cover persons under eighteen or over sixty-five years of age.

In witness whereof, The Maryland Casualty Company of Baltimore has caused these presents to be signed by its president and secretary; but the same shall not be binding upon the company unless countersigned by a duly authorized agent.

HEALTH INSURANCE.

The Acme Health policy is sold at the annual rate of $3 for each five dollars, weekly indemnity. It provides indemnity for loss of time caused by any one of thirty diseases, covering a period of twenty-six weeks. In the event of the loss, by disease, of both eyes or permanent paralysis causing the loss of use of two limbs, an amount equal to one hundred weeks indemnity is paid.

ACME HEALTH POLICY.

In consideration of the warranties in the schedule endorsed on the back hereof, and of ten dollars, the Maryland Casualty Company, of Baltimore, Maryland, hereinafter called the company, does hereby insure William H. Larned, of New York, in the county of New York and State of New York, hereinafter called the assured, by occupation judge, for the term of twelve months, beginning on the first day of April, 1902, at twelve o'clock noon, and ending on the first day of April, 1903, at twelve o'clock noon, standard time, in the amount of twenty-five dollars, weekly indemnity, as follows:

1. If the assured shall, during the term of this policy, contract any disease which shall not terminate in death, but which shall result, independently of all other causes, within one year from date of this insurance, or any renewal hereof, in the irrecoverable loss of the sight of both eyes, or in permanent paralysis whereby the assured shall entirely lose the use of both hands or both feet, or of one hand and one foot, and on account of either of said conditions be permanently unable to engage in any work or occupation for wages, or profit, the company will, one year from date of filing preliminary proofs at the company's home office, pay to him a sum equal to one hundred weeks' indemnity in lieu of all other indemnities.

2. If the assured shall suffer from any of the following-named thirty diseases, to wit: Typhus fever, typhoid fever, scarlet fever, empyemia, pleurisy, pneumonia, smallpox, varioloid, Asiatic cholera, measles, diphtheria, erysipelas, appendicitis, peritonitis, cerebro-spinal meningitis, diabetes, tetanus, chicken pox, apoplexy, mumps, typhlitis, acute hepatitis, colitis, acute meningitis, acute endocarditis, brain fever, yellow fever, cholera morbus, scarlatina, tachycardia, and said illness shall confine him to the house and shall, independently of all other causes, continuously and wholly disable and prevent the assured from performing any and every kind of duty pertaining to his occupation, the company will pay him the weekly indemnity above specified during the continuance of such concurrent confinement and disability for a period not exceeding twenty-six weeks. Provided, however, that the weekly indemnity to be paid shall not exceed the average weekly income of the assured.

This insurance does not cover disability from illness resulting from voluntary or unnecessary exposure to contagion or infection; nor from any illness or illnesses other than those specified in this policy; nor from any disease resulting from injuries; nor from any illness complicated with or resulting from a disease not specifically covered by this policy; nor from any illness occasioned by or resulting from a surgical operation; nor unless the assured is treated by a regularly qualified physician for the disease by reason of which he claims indemnity; nor death.

4. This insurance does not cover disability from any disease if contracted within fifteen days from noon of the date of issue, unless this is a renewal of a previous Acme policy.

5. If the assured carries health or sick benefit insurance in either companies or associations, or both, providing for an aggregate weekly indemnity in excess of his average weekly earnings, the company shall be liable for only such proportion of this insurance as such earnings shall bear to the aggregate of the weekly indemnity of the entire insurance so carried.

6. This policy, or any renewal hereof, shall not take effect unless the premium is paid previous to any illness under which claim is made. The company may cancel this policy at any time by written notice mailed to the address given in the application hereinbefore referred to, and the unearned portion of the premium shall be returned to the assured, and the company's check for such amount mailed with such notice shall be sufficient tender.

7. If the assured shall become entitled to indemnity for disability on account of accidental injuries, the company shall not for the same period of time be liable for any disability on account of illness.

8. This insurance does not cover women or persons under eighteen or over fifty-five years of age.

9. Any medical adviser of the company shall be allowed to examine the person or body of the assured in respect to any alleged disease or illness in such manner and at such time as he may require, if claim be made based upon such disease or illness; and a refusal to allow such an examination shall invalidate and forfeit any and all claims under this policy.

10. Immediate written notice must be given the company at Baltimore or to the agent countersigning this policy of any disease or illness for which a claim is to be made, with full particulars thereof and full name and address of the assured. Affirmative proof of cause and duration of disability must also be furnished to the company within ten days from the termination of the disability. Affirmative preliminary proofs of blindness or paralysis must also be furnished to the company within two months, and affirmative final proof within fourteen months from date of beginning of total blindness or paralysis. Legal proceedings for recovery hereunder may not be brought before the expiry of three months from date of filing final proofs at the company's home office, nor brought at all unless begun within eighteen months from date of beginning of blindness or paralysis, or within six months from the termination of disability. Claims not brought in accordance with the provisions of this clause will be forfeited to the company.

11. This insurance covers disease or illness suffered only within the limits of the United States, Canada and Europe.

12. An agent has no authority to change this policy, or to waive any of its provisions, nor shall notice to any agent or knowledge of his or any other person be held to effect a waiver or change in this contract, or any part of it. No change whatever in this policy, and no waiver of its provisions shall be valid unless an endorsement is added hereto, signed by the president or secretary of the company, expressing such change or waiver.

In witness whereof, the Maryland Casualty Company of Baltimore has caused these presents to be signed by its president and secretary; but the same shall not be binding upon the company unless countersigned by a duly authorized agent.

The Combination Form Y policy which sells for $25 yearly for $5000 principal sum, is the same as D X Disability, except where the health provision in the latter renders a change in the phraseology necessary.

The schedule of injuries is the same as in the D X policy and the schedule of operations as follows:

SCHEDULE OF OPERATIONS.—(Indemnity for surgical operations, see Section 6.) The amounts stated in the following "Schedule of Operations" are payable under this policy if issued for five thousand dollars principal sum, proportionate amounts being payable if the policy is issued for a larger or smaller principal sum.

Amputation of foot, hand or forearm, $25; leg or arm, $50; thigh, $100; finger or fingers, $10; dislocations, reduction of shoulder, elbow, hip, knee or ankle, $25; wrist or lower jaw, $15; thumb or fingers (two or more), $10; excision of shoulder, hip or knee joint, $100; elbow, wrist or ankle joint, $50; toe or toes, $25; fractures, reduction of nose, lower jaw, collar bone or shoulder blade, $25; breast bone, $10; rib or ribs, $10; upper arm, $35; forearm (one or both bones), $25; wrist br hand, $15; fingers (two or more), $10; any of the bones of the pelvis or sacrum, $50; coccyx, $10; thigh, $75; knee cap or leg bones (one or both), $50; bones of foot, $15; toe or toes, $10; gunshot wounds—treatment not necessitating amputation or laparotomy, $25; hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $100; hydrophobia—Pasteur treatment, $50; laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision), $100; necrosis (death of bone)—sequestrotomy (removal of dead bone), $35; skull trephining for fracture and other cause, $100; synovitis (inflammation of the lining membrane of joint), incision, $25; lockjaw—injection of anti-tetanic serum into frontal lobe of brain, $100; into spinal canal, $50; wounds of scalp or other parts—suturing, $5.

Metropolitan Casualty Insurance Company.

(Formerly The Metropolitan Plate Glass and Casualty Ins. Co.)

47 CEDAR STREET, NEW YORK.

Commenced Business 1874. EUGENE H. WINSLOW, President.
S. WM. BURTON, Secretary.

The company issues nine distinct forms, as follows, the annual rates given below being based on $5000 principal sum and $25 weekly indemnity in the select class.

The Palladium, $25. Combination, full indemnity, unrestricted, accumulative—for select and preferred risks.

The Composite, $25. Combination, full indemnity, accumulative—for select and preferred risks.

The Provident Health, $35 to age fifty; $45, ages fifty-one to fifty-five. Unlimited, covers all diseases; select and preferred classes.

The Pan-Accident, $20. Straight, full indemnity—for all classes of risks.

The Paragon, $20. Specific indemnities, for those without definite occupation, women, etc.—all classes of risks.

The Death and Dismemberment, $15. Combination, unrestricted, accumulative—for select and preferred risks.

POLICY FORM—"COMPOSITE."

ANNUAL PREMIUM, SELECT, $25. PRINCIPAL SUM, $5000.
WEEKLY INDEMNITY, $25–$50. MAXIMUM SUM, $15,000.

The Metropolitan Casualty Insurance Company of New York, in consideration of twenty-five dollars, and of the warranties hereby made by the insured as a condition precedent to the taking effect of this insurance, said warranties being attached hereto and made a part hereof, hereby insures the person described in the said warranties, for the period expiring twelve o'clock noon at the end of the term therein stated, against the effects of bodily injuries sustained directly and solely and exclusively through external, violent and accidental means, as follows:

CLAUSE 1. (SPECIFIC INDEMNITIES.)—If any one of the following losses shall result directly, solely and exclusively from such injuries alone, independently of all other causes and within ninety days from date of the accident, the company will pay the amount set opposite such loss, as follows:

	Amount first year.	Annual Increase for five years.	Amount after fifth year.
For loss of life, total and irrecoverable loss of sight of both eyes, both hands, both feet, one hand and one foot	$5,000	$500	$7,500
One hand or one foot	$2,500	$250	$3,750
Total and irrecoverable loss of sight of one eye	$1,000	$100	$1,500

In the event of loss of life as herein provided, the sum payable shall be paid to the beneficiary named in the said warranties, if surviving, otherwise to the executors, administrators or assigns of the insured.

CLAUSE 2. (TOTAL DISABLEMENT.)—If such injuries shall not result as specified in Clause 1, but directly, solely, exclusively and independently of all other causes shall, from the date of the accident continuously and wholly disable and prevent the insured from performing any and every kind of duty pertaining to his occupation, the company will pay the insured $25 per week for the period of such total disablement.

CLAUSE 3. (PARTIAL DISABLEMENT.)—If such injuries shall not result as specified in Clause 1, but directly, solely, exclusively and independently of all other causes, shall, from the date of the accident or immediately following total disablement, continuously disable and prevent the insured from performing some one or more important daily duty or duties pertaining to his occupation, the company will pay the insured not less than $5 per week nor more than $20 per week, for the period of such partial disablement, not exceeding twenty-six weeks; the amount of such indemnity shall be determined by the company and based upon the nature and severity of the injury and the consequent effect upon the occupation of the insured. The maximum limit of indemnity payable under Clause 2 or Clauses 2 and 3 together shall be $5000.

CLAUSE 4. (DOUBLE INDEMNITIES.)—The amounts above specified shall be doubled

if such injuries be received: (*a*) While the insured is riding as a passenger in or on any regular passenger conveyance of a common carrier propelled by steam, cable, electricity, compressed air or gasoline as a motive power; or, (*b*) while in a regular passenger elevator; or, (*c*) in consequence of the burning of any building in which the insured shall be at the commencement of the fire. But the provision of Clause 4 shall not extend to injuries sustained while or in consequence of attempting to enter or leave any such conveyance as specified therein while the same is in motion, or being on the step or steps of any such conveyance.

CLAUSE 5. (SPECIAL INDEMNITIES.)—If sunstroke, freezing, hydrophobia or septicemia, exclusively due to external, violent and accidental means, or the involuntary and unconscious taking or inhalation of any gas or poisonous vapor shall directly, solely, exclusively and independently of all other causes result in the death of the insured within ninety days from the date of the accident or exposure, the company will pay the beneficiary above designated, in lieu of all other indemnity, $2500.

CLAUSE 6. (MEDICAL ATTENDANCE.)—If any injury covered by this policy and sustained by the insured does not cause an effect for which an indemnity is provided by this policy, but requires and receives treatment by a legally authorized physician, the company will reimburse the insured for the cost of such treatment, not exceeding the sum of $25.

CLAUSE 7. (RETURN PREMIUMS.)—If each consecutive year's renewal of this policy shall be paid in full annually in advance there shall be further added to the sum payable in the event of loss of life as provided in Clause 1 an amount equal to all premiums paid on this policy.

CLAUSE 8. (SURGICAL OPERATIONS.)—If any injury covered by this policy shall, within ninety days from the date of the accident, directly, solely, exclusively and independently of all other causes, necessitate any surgical operation named in the following schedule, the company, will, in addition to any other indemnity herein provided, pay the insured the sum set opposite the said operation in the said schedule, provided always that not more than one such payment shall be made as the result of any one accident.

Abdomen—cutting into for diagnosis or treatment of organs therein, $100. Abscess—incision, 5. Amputation of entire hand, forearm or foot, $25; leg or arm, $50; thigh, $75; finger or fingers, $10. Aneurism—tying of artery, $35. Bone—removal of diseased portion of bone, $25. Chest—cutting into for removal of pus, $25. Dislocation—reduction of hip or knee, $35; shoulder, elbow or ankle, $25; wrist or lower jaw, $15; thumb, $10; fingers, $5. Fractures—reduction of nose, lower jaw, collar bone or shoulder blade, $25; breast bone or ribs, $10; upper arm, $35; forearm, $25; wrist, $25; hand, $15; fingers, $5; bones of the pelvis, $75; coccyx, $10; thigh, $75; knee cap or leg, $50; bones of foot, $10; toes, $10. Gunshot wounds—treatment of, not necessitating amputation or other operation, $25. Excision—removal of shoulder or hip joint, $100; knee joint, $75; elbow, wrist or ankle joint, $50; toe or toes, $10. Eye—any cutting operation, $10; removal, $50. Hydrophobia—Pasteur treatment, $50. Inflammation of joint—incision, $25. Lockjaw—injection of antitoxin into skull, $100; injection of anti-toxin into spinal canal, $50. Skull—cutting into, $100. Spine or spinal cord—operation with removal of fractured vertebra, $100. Wounds—suturing. $5.

CLAUSE 9. (INSURANCE OF BENEFICIARY.)—If one person only, other than the insured and more than eighteen years and less than fifty-five years of age and not insured as principal or beneficiary under any other accident policy issued by this company, be named as beneficiary in the warranties hereto attached, then, and not otherwise, the said beneficiary is hereby insured, during the term of this policy, but in no case after reaching the age of sixty years, against the effects of bodily injuries sustained directly, solely and exclusively through external, violent and accidental means, and received by the said beneficiary: (*a*) While actually riding as a passenger in or on any regular passenger conveyance of a common carrier, propelled by steam, cable, electricity, compressed air or gasoline as a motive power; or, (*b*) while in a regular passenger elevator; or, (*c*) in consequence of the burning of any buidling in which the said beneficiary shall be at the commencement of the fire, as follows: If such injuries so sustained by the said beneficiary shall result, directly, solely, exclusively and independently of all other causes and within ninety days from the date of the accident, in any one of the following losses, the company will pay to the said beneficiary the amount set opposite said loss in the following table, except that the amount specified for loss of life shall be paid to the insured:

For loss of life, loss of sight of both eyes, loss of both hands, loss of both feet, loss of one hand and one foot, $5000; loss of one hand, loss of one foot, $2500; loss of one or more entire fingers, $75; one or more entire toes, $100. For complete dislocation of shoulder, $50; elbow, $50; wrist, $75; hip, $150; knee, $75; ankle, $75; any bones of foot, $75; two or more toes, $25; two or more fingers, $25. For complete fracture of skull, both tables, $175; lower jaw, $50; collar bone, $75; pelvis, $125; thigh, $200; leg, $100; knee cap, $100; arm, between elbow and shoulder, $150; arm, between wrist and elbow, $75; two or more ribs, $75; any bone of foot, $75; any bone of hand, $75; two or more toes, $50; two or more fingers, $50. Provided always that not more than one such payment shall be made as the result of any one accident, and provided that payment shall not be made for injuries sustained by both the insured and the beneficiary as the result of any one accident, and that the provisions of Clause 9 shall not extend to injuries sustained while or in consequence of attempting to enter or leave any such conveyance as specified therein while the same is in motion, or being on the step or steps of any such conveyance.

CLAUSE 10. (BENEFICIARY ANNUITY.)—If so requested by the beneficiary at the time of filing proofs of loss of life of the insured, the amount payable to the said beneficiary will be paid in instalments, as follows: For each $1000 of the sum payable, five annual payments of $214 each, or ten annual payments of $116 each, or fifteen annual payments of $84 each, or twenty annual payments of $68 each, or thirty annual payments of $53 each, or forty annual payments of $45 each, and pro rata amounts for any fraction of $1000 payable.

CLAUSE 11. (OPTIONAL INDEMNITIES.)—If the insured shall, within the terms of this policy, sustain any injury specified in the following table, he may, subject to all the provisions and agreements of this policy, elect to receive, in lieu of all other sums herein provided, indemnity as specified in the following table and set opposite such injury, provided the insured signifies such choice in writing and delivers the same to the company at New York City within two weeks from the date of such injury, and provided that not more than one such payment shall be made as the result of any one accident:

For the complete fracture of the skull, both tables, $300; lower jaw, $75; collar bone, $125; shoulder blade, $175; thigh, $300; thigh (involving the hip joint), $350; leg, $200; knee cap, $200; arm, between elbow and shoulder, $300; arm between wrist and elbow, $150; two or more ribs, $75; hand or fingers, $100; foot or toes, $100; Colle's fracture, $150; Pott's fracture, $200. For complete dislocation of the shoulder, $75; elbow, $75; wrist, $100; hip, $300; knee, $150; any bones of foot or toe, $125; ankle, $125. For loss, by severance, within ninety days from date of the accident, of one or more entire fingers, $100; of one or more entire toes, $150. If such injur es so sustained by the insured shall be received as provided in Clause 4, then the amounts in the foregoing table shall be doubled.

CLAUSE 12. (IDENTIFICATION.)—If the insured shall, wholly by reason of injury sustained during the time this policy is in force, be rendered physically unable to communicate with friends, the company will, upon receipt of a telegram or other message giving this policy number, immediately transmit to the relatives or friends of the insured any information respecting him, and will defray all expenses necessary to put the insured in communication with and in the care of friends, providing such expense shall not exceed the sum of one hundred dollars ($100).

CLAUSE 13. (LIMIT OF INSURANCE.)—The right to make claim for any one of the above specified indemnities shall exclude all other claims based upon the same accident or injury, except that claim may be made for both total disablement and partial disablement as a result of the same injury, and that claim may be made under Clause 8 in addition to any other indemnity provided for the effects of the injury necessitating such operation. In event of loss of sight of one or both eyes or of loss of one or more hands, feet or legs, this insurance shall immediately cease and upon payment of claim therefor, if any, the policy shall be surrendered to the company. Insurance in this company on any one person shall not be valid in excess of the amounts provided in this policy unless the amount of such excess is specially authorized by written endorsement hereon, signed by an officer of the company. Insurance in excess of these sums shall be void and the premium paid for such excess will be refunded upon demand. If the insured carries accident insurance providing an aggregate weekly indemnity in excess of the money value of his time, the company shall be liable only for such proportion of the indemnities specified herein as the said money value of his time shall bear to the aggregate weekly indemnity of the entire insurance so carried. In event of injuries, or death or disablement, resulting directly or indirectly, wholly or in part, from voluntary or unnecessary exposure to danger or obvious risk of injury (except in the attempt to save human life), or sleepwalking, or war, or riot, or any gas, vapor, anæsthetic, poison or infection consciously or unconsciously, voluntarily or involuntarily, accidentally or otherwise, taken, administered, absorbed or inhaled (except as specifically otherwise provided in Clause 5); or injuries, fatal or otherwise, of which there shall be no visible mark on the person or body of the insured (the body itself. in case of death, not being deemed such mark), or received while the insured is under the influence of intoxicants or narcotics, or is insane, or intentionally inflicted upon the insured by himself or any other person (assaults of burglars or highwaymen excepted), or suicide (sane or insane), then in all such cases the limit of the company's liability shall be one-twentieth of the indemnities provided by this policy for such injuries, or death or disablement.

CLAUSE 14. (CHANGE OF OCCUPATION.)—If the insured shall engage in any occupation classed by this company as more hazardous than that stated in the warranties hereto attached, the company's liability shall thenceforth be limited to such proportion of the indemnities herein provided as the premium paid by him will purchase at the rates fixed by the company for such increased hazard.

CLAUSE 15. (NOTICES AND CLAIMS.)—Immediate written notice must be given the company at New York City of any accident or injury for which a claim is to be made, with full particulars thereof, and full name and address ot the insured. Affirmative written proof of death, or of loss of limb or of sight, or of duration ot disablement, must be furnished to the company within two months from the time of death, or of loss of limb or sight, or of the end of each eight weeks' period of disablement, or of the termination of disablement if of less than eight weeks' duration. All such proof shall be furnished on and in conformity with the blanks supplied by the company. Legal proccedings for recovery hereunder may not be brought until after three months from the date of filing final proofs at the company's home office, nor at all unless begun within one year from the time of death, or of loss of limb or sight, or of the termination of disablement. Claims for disablement in excess of eight weeks' duration shall be payable at the end of each period of eight weeks, but all the provisions of this clause shall be applicable to each such as a separate claim. Claims not brought in accordance with the provisions of this clause shall be forfeited.

CLAUSE 16. (EXAMINATION.)—Any medical adviser of the company shall be allowed to examine the person or body of the insured or beneficiary in respect to any accident, injury or cause of death as often and in such manner as he requires, and if an autposy be made the company shall be given timely notice and the right and opportunity for its medical adviser to attend and participate. Failure to comply with the provisions of this clause shall forfeit all claims.

CLAUSE 17. (ASSIGNMENT, ALTERATIONS, CANCELLATION.)—Any claim shall be subject to proof of interest and no assignment of interest under this policy shall be valid

unless consent of the company thereto is formally endorsed hereon by an officer of the company. No agent has any authority to alter, modify or waive any of the provisions of this policy and no alteration, modification or waiver of any of its provisions shall in any case be valid unless endorsed hereon and signed by an officer of the company. The company may cancel this policy at any time by written notice mailed to the address of the insured as designated in the warranties hereto attached and the unearned portion of the premium shall be returned to the insured on demand.

In witness whereof, The Metropolitan Casualty Insurance Company of New York has caused these presents to be signed by its president and secretary in the City of New York, but the same shall not be binding upon the company until countersigned by a duly authorized and commissioned representative of the company.

HEALTH INSURANCE.

POLICY FORM—"PROVIDENT."

ANNUAL PREMIUM.—$35 to age fifty; $45, ages fifty-one to fifty-five; unlimited, covering all diseases, issued to select and preferred classes.

The Metropolitan Casualty Insurance Company of New York, in consideration of thirty-five dollars, and of the warranties hereby made by the insured as a condition, precedent to the taking effect of this insurance, said warranties being attached hereto and made a part hereof, hereby insures the person described in the said warranties for the period expiring twelve o'clock noon at the end of the term therein stated, against disablement caused by disease, as follows:

CLAUSE 1. (TEMPORARY DISABLEMENT.)—If the insured shall, during the term of this insurance, suffer from any bodily disease or sickness not hereinafter excepted, and such disease or sickness shall continuously and wholly disable and prevent the insured from performing any and every kind of duty pertaining to his occupation, the company will pay the insured, for the period of such disablement during which he shall be continuously and necessarily confined to the house, and during which he shall be continuously under the care of and regularly treated by a legally authorized and licensed physician, but for no period of less than seven days nor more than fifty-two consecutive weeks, the following sum per week, to wit: $25.

CLAUSE 2. (BLINDNESS OR PARALYSIS.)—If the insured shall, during the term of this insurance, contract any disease which shall not result in death but, alone and independently of all other causes and while this insurance is in force and effect, shall result in the total and irrecoverable loss of the sight of both eyes, or in permanent paralysis whereby the insured shall entirely lose the use of both hands or both feet or of one hand and one foot, and, wholly because of such loss of sight or paralysis, be permanently unable to engage in any work or occupation for wages or profit, the company will pay to him in lieu of all other indemnity, upon the filing at the company's home office of satisfactory proofs of the continuance for fifty-two consecutive weeks of such blindness or paralysis and of the permancency thereof, a sum equal to one hundred weeks' indemnity, at the rate per week as specified in Clause 1 hereof. The insured shall not be entitled to make claim under Clauses 1 and 2 for the same sickness or disease or period of disablement.

CLAUSE 3. (SURGICAL OPERATIONS.)—If by reason of any disease covered by and contracted during the term of this insurance, any surgical operation specified in the following schedule shall be performed upon the insured within ninety days from the commencement of such disease, the company will pay to the insured, in addition to any other indemnity herein provided, the sum designated for such operation in the said schedule, provided always that not more than one such payment shall be made as the result of any one disease.

SCHEDULE OF OPERATIONS.—If the rate of weekly indemnity for temporary disablement be $50 or over, the amounts below shall be payable; if less than $50 the payments shall be reduced proportionately. Abscess—incision, $10. Abdomen—cutting into for diagnosis or treatment or organs therein, $200. Aneurism—non-traumatic, operation for by tying of artery, $100. Appendicitis (see abdomen). Bone, disease of—removal of diseased portion of bone, $50. Carbuncle—incision, $20. Chest—cutting into for diagnosis or treatment of organs therein, $70. Cancer, lip—removal of, by cutting operation, $50. Eye, ear, nose—any cutting operation, $20; removal of, $100. Gangrene—amputation of fingers or toes, $20; foot or hand, $50. Goitre—cutting operation for permanent cure, $150. Hydrocele—incision and treatment of sac, $50. Inflammation of joint—incision into joint, $50. Intestinal obstruction (see abdomen). Kidney (see abdomen). Mastoiditis—cutting operation for removal of diseased bone, $100. Nerve—cutting operation for stretching, $50. Rectum—cutting operation for hemorrhoids, external, $30; internal, $50; prolapsed, $50; fistula in ano, $40; malignant stricture, $200. Rupture—cutting operation for complete and permanent cure, $150. Skull—cutting into for non-traumatic lesions, $200. Stricture, œsophagus—cutting operation (external) for, $200. Stone in bladder—removal of, by cutting or crushing operation, $150. Tapping of abdomen, $50; bladder, $30; chest, $30; eardrum, $20; hydrocele, $20; joints, $20. Trachea—cutting into for removal of foreign bodies or for relief of difficult breathing, $70. Throat—any cutting operation $30. Tumors—removal of, by cutting operation, malignant, $100; benign, $50. *Varicocele*—cutting operation for permanent cure, $50. Veins, varicose—cutting operation for permanent cure, $50.

CLAUSE 4. (LIMIT OF INSURANCE.)—If the insured carries health insurance or insur-

gainst sickness providing an aggregate weekly indemnity in excess of his average
earnings, the company shall be liable only for such proportion of the indemnities
ed herein, as the said average weekly earnings shall bear to the aggregate weekly
nity of the entire insurance so carried. If the insured shall engage in any occupa-
assed by this company as more hazardous than that stated in the warranties hereto
ed, this insurance shall thereupon cease and the unearned premium shall be re-
l on demand.

s insurance does not cover any disease or sickness or disablement resulting from the
intoxicants or narcotics, or from injury by violence, or occasioned by or while
ed in military or naval service; nor does it cover any sickness or disablement from
isease contracted within fifteen days after the date of this policy, or for which the
d has either made claim or become entitled to indemnity from this or any other com-
or association for or on account of injuries by external and accidental violence.
oes it cover any disease contracted or sickness or disablement suffered in any part
ska, or the British possessions in America north of the sixtieth degree of north lati-
or in any territory of the United States acquired since 1897, or elsewhere outside
limits of the United States, Canada or Europe.

USE 5. (NOTICES AND CLAIMS.)—Immediate written notice must be given the com-
n New York City of any sickness or disablement for which a claim is to be made, with
rticulars thereof and full name and address of the insured. Affirmative written
of disease, and of duration of disablement must be furnished to the company within
onths of the termination of disablement, which proofs must affirmatively establish
t that the disablement was caused wholly by the disease for which claim is made.
ative written preliminary proof of blindness or paralysis must also be furnished
company within two months, and affirmative written final proof within fourteen
s from the date of beginning of total blindness or paralysis. All such proofs shall
nished on, and in conformity with the blanks supplied by the company. Legal
dings for recovery hereunder may not be brought until after three months from
te of filing final proofs at the company's home office, nor at all unless begun within
nths from the termination of disablement, or within eighteen months from the date
inning of blindness or paralysis. Any medical adviser of the company shall be
d to examine the person or body of the insured in respect to any alleged disease
ness or cause of disablement, in such manner and at such times as he may require.
s not brought in accordance with the provisions of this clause shall be forfeited.

USE 6. (ALTERATIONS, WAIVERS.)—No agent has any authority to alter, modify or
any of the provisions of this policy, and no alteration, modification or waiver of any
rovisions shall be valid in any case unless endorsed hereon and signed by an officer
company.

USE 7. (CANCELLATION.)—The company may cancel this policy at any time by
notice mailed to the address of the insured, as designated in the warranties hereto
ed, and the unearned portion of the premium shall be returned to the insured on
id.

witness whereof, The Metropolitan Casualty Insurance Company of New York
used these presents to be signed by its president and secretary in the City of New
but the same shall not be binding upon the company until countersigned by a duly
ized and commissioned representative of the company, and delivered to the insured
he is in good health.

National Casualty Company,

DETROIT, MICHIGAN.

Commenced Business 1904. D. E. THOMAS, Pres. F. S. DEWEY, Sec.

Company issues what is known as the "Ideal Special" policy, to select, preferred and medium classes, the premium for $5000 and $25 in the first class being $60, the preferred $72 and the medium $90. For the monthly payment policy a policy fee of $5 is charged, the premiums ranging from $1 to $3 a month. The maximum indemnity paid is $100 a month accident indemnity for 12 months; $60 sick indemnity for 6 months and $1000 for accidental death; double benefits for travel accidents. The "Regular" policy pays illness indemnity after the first week of illness and the "Special" policy pays for the first week of illness. One-third of principal sum allowed for total loss of one eye by accident. Payment of premium one year in advance increases all benefits 10 per cent.

AGE LIMITS.—Males between ages 17 and 60. Persons over age 50 pay 50 per cent additional premium.

WOMEN.—Between ages 18 and 40, inclusive, are written two classes lower than men in the same occupation. Only women receiving a stipulated weekly or monthly income are accepted.

TABLE OF RATES AND BENEFITS.

CLASS A.

Monthly Accident Indemnity.	Monthly Illness Indemnity.	Accidental Death or loss of any Two Limbs or Both Eyes.	Loss of one Limb.	Cost per Month Regular Policy.	Cost per Month Special Policy.
$	$	$	$	$	$
60	40	600	300	1.00	1.50
60	60	600	300	1.25	1.75
70	60	700	350	1.50	2.00
80	60	800	400	1.75	2.25
100	60	1,000	500	2.00	2.50

CLASS B.

Monthly Accident Indemnity.	Monthly Illness Indemnity.	Accidental Death or loss of any Two Limbs or Both Eyes.	Loss of one Limb.	Cost per Month Regular Policy.	Cost per Month Special Policy.
$	$	$	$	$	$
50	40	500	250	1.00	1.50
60	40	600	300	1.25	1.75
70	50	700	350	1.50	2.00
70	60	700	350	1.75	2.25
80	60	800	400	2.00	2.50
90	60	900	450	2.25	2.75

CLASS C.

$	$	$	$	$	$
40	35	400	200	1.00	1.50
50	40	500	250	1.25	1.75
50	50	500	250	1.50	2.00
60	50	600	300	1.75	2.25
70	50	700	350	2.00	2.50

CLASS D.

$	$	$	$	$	$
35	35	300	150	1.00	1.50
40	40	400	200	1.25	1.75
50	40	500	250	1.50	2.00
50	50	500	250	1.75	2.25
60	50	600	300	2.00	2.50

TABLE OF RATES AND BENEFITS—*Continued.*

CLASS E.

Monthly Accident Indemnity.	Monthly Illness. Indemnity.	Accidental Death or loss of any Two Limbs or Both Eyes.	Loss of one Limb.	Cost per Month Regular Policy.	Cost per Month Special Policy.
$	$	$	$	$	$
30	30	300	150	1.00	1.25
35	35	300	150	1.25	1.75
40	40	400	200	1.50	2.00
50	40	500	250	1.75	2.25
50	50	500	250	2.00	2.50

CLASS EE.

Monthly Accident Indemnity.	Monthly Illness Indemnity.	Accidental Death or loss of any Two Limbs or Both Eyes.	Loss of one Limb.	Cost per Month Regular Policy.	Cost per Month Special Policy.
$	$	$	$	$	$
25	30	200	100	1.00	1.25
30	30	300	150	1.25	1.50
35	35	300	150	1.50	2.00
40	35	400	200	1.75	2.25
40	40	400	200	2.00	2.50

CLASS F.

$	$	$	$	$	$
20	20	200	100	1.00	1.25
25	30	300	150	1.50	1.75
35	35	400	200	2.00	2.25
40	40	500	250	2.50	2.75
50	50	600	300	3.00	3.50

CLASS FF.

$	$	$	$	$	$
25	30	100	50	1.00	1.25
30	30	100	50	1.25	1.50
35	35	100	50	1.50	2.00
40	35	100	50	1.75	2.25
40	40	100	50	2.00	2.50

CLASS X.

$	$	$	$	$	$
20	30	100	50	1.00	1.25
25	30	100	50	1.25	1.50
30	30	100	50	1.50	1.75
35	35	100	50	1.75	2.25
40	35	100	50	2.00	2.50
40	40	100	50	2.25	2.75

CLASS XX.

$	$	$	$	$	$
15	15	100	50	1.00	1.25
20	20	100	50	1.50	1.75
25	25	100	50	2.00	2.25
30	30	100	50	2.50	2.75
35	35	100	50	3.00	3.50
40	40	100	50	3.50	4.00

THE POLICY FORM—"REGULAR" CLASS E.

PRINCIPAL SUM, $300. MONTHLY ACCIDENT INDEMNITY, $30.
MONTHLY PREMIUM, $1. MONTHLY ILLNESS INDEMNITY, $30.

National Casualty Company, Detroit, Michigan, in consideration of the payment of the policy fee, the premium, and of the statements, warranties and agreements in the application endorsed hereon and made a part hereof, which statements the assured makes on the acceptance of this policy, and warrants each and every one of the same to be true,

Does hereby insure the person described in said application (hereinafter called the assured), subject to the provisions and conditions herein contained and endorsed hereon, from 12 o'clock noon, central standard time, of the day this contract is dated, until 12 o'clock noon, central standard time, of the first day of March, 1905, and for such further monthly periods, stated in the renewal receipts, as the payment of the premium specified in said application will maintain this policy and insurance in force.

ACCIDENT INDEMNITY FOR TOTAL DISABILITY. (*a*) At the rate of thirty dollars per month against total loss of time resulting from bodily injuries effected directly and independently of all other causes through external, violent and accidental means, and which immediately, continuously and wholly, from date of accident, disable and prevent the assured from performing any duty pertaining to any business or occupation.

PARTIAL DISABILITY. (*b*) Or, if such injuries shall immediately, wholly and continuously, from date of accident, disable and prevent the assured from performing one or more important duties daily pertaining to his occupation, or in event of like disability immediately following total disability or in event of total disability not immediately following injury, but within fifteen days of date of injury, the company will pay the assured for the period of such disability, not exceeding six consecutive months, two-fifths of the rate above specified for the total loss of time; provided, the combined period for which indemnity shall be paid for total and partial disability described in paragraphs (*a*) and (*b*) hereof shall not exceed 24 consecutive months.

SPECIFIC TOTAL LOSSES. (c) In event of any one of the following specific total losses which shall result from bodily injuries, as described in paragraph (a), within ninety days from date of accident, the company will pay, in lieu of any other indemnity, for loss of life, or both hands, or both feet, or one hand and one foot, or entire sight of both eyes, $300; either hand, or either foot, $150; entire sight of one eye, $100.

DOUBLE INDEMNITY. (d) If such injuries shall be sustained by the assured while riding as a passenger within the enclosed part of any railway passenger car provided for the exclusive use of passengers and propelled by steam, compressed air, cable or electricity; or while riding as a passenger on board a steam vessel licensed for the regular transportation of passengers, and such injuries shall be due directly to or in consequence of the wrecking of such car or vessel, then the indemnity payable shall be double the amount which would, under the terms of this policy be otherwise payable for any such injuries.

ILLNESS INDEMNITY. (e) At the rate of thirty dollars per month for the number of consecutive days after the first week that the assured is necessarily and continuously confined within the house, and therein regularly visited at least twice a week by a regularly qualified physician, by reason of illness that is contracted and begins after this policy shall have been maintained in continuous force for sixty days; and two-fifths of the above rate, as partial indemnity, not exceeding two (2) consecutive months, if immediately following said confinement, or if, by reason of other sickness, the assured shall be wholly and continuously disabled, while not confined in the house, but requiring the regular attendance of such physician; provided that this period shall not exceed two months and the combined period for which indemnity shall be paid for any one illness shall not exceed six (6) consecutive months.

TEN PER CENT INCREASE. (f) The indemnities above provided shall be increased ten per cent if the premiums are paid annually in advance, or if originating after this policy shall have been maintained in continuous force without default for one year immediately preceding.

(g) Disability or loss resulting, directly or indirectly, from sunstroke, freezing, carbuncles, boils, felons, abscesses, ulcers, blood-poison or contact with poisonous or infectious substances shall be classified as illness and covered only under paragraph (e) of this policy, the original cause thereof notwithstanding. Provided that the words, "Confined within the house," in section (e), do not apply to felons, abscesses and ulcers.

(h) In event of injury or loss, fatal or otherwise, of which there shall be no external or visible mark on the body; or death, disability, injury or loss resulting, directly or indirectly, from any gas or poison, whether taken or administered for medicinal purposes or otherwise; or from injuries intentionally inflicted upon the assured by himself or by any other person, or from scuffling, fighting or wrestling; or from suicide (sane or insane); or death, injury or loss received or sustained by the assured while insane; or while under the influence of any intoxicant; while suffering from disease, or while violating law, or the rules of a corporation; or while getting on or off or attempting to get on or off any moving car, except in the discharge of duty as a railroad employe; or disability or illness resulting, wholly or in part, from tuberculosis, rheumatism, paralysis, hernia, lumbago, trains, sciatica, venereal disease, dementia, or surgical operation for any chronic ailment, the limit of the company's liability shall be one-fifth of the amount which would otherwise be payable under this policy, anything herein to the contrary notwithstanding.

SPECIAL DEATH INDEMNITY. (i) If either sunstroke, freezing or hydrophobia, due in either case to external, violent and accidental means, shall cause death in ninetv days the company will pay the principal sum.

QUARANTINE INDEMNITY. (j) If in consequence of infectious or contagious disease the assured is involuntarily, by the civil authorities, confined to his home or on board ship and thereby prevented from performing any kind of work or business, the company will pay the assured at the rate fixed in section (e) for confinement in the house and for a period not exceeding two consecutive months.

FIFTY PER CENT ACCUMULATION. (k) Each consecutive full year's renewal of this policy in advance shall add ten per cent to the principal sum for loss of life, but such addition shall never exceed fifty per cent of the principal sum.

BENEFICIARY INSURANCE. (l) If the beneficiary herein is over eighteen and under sixty years of age and holds no policy in this company and sustains any loss named in paragraph (c) and in manner prescribed in paragraph (d), the company will pay said beneficiary the amount specified for such loss in paragraph (c), exceptf or loss of life, which shall be paid to the assured.

(m) Written notice of any injury, fatal or non-fatal, or of any illness, must be given to the company at Detroit, Mich., within ten days from the date of accident or beginning of illness. Failure on the part of the assured or the beneficiary to comply strictly with said notice requirement, shall limit the liability of the company to one-fifth the amount of indemnity which would otherwise be payable under this policy.

(n) Affirmative proof of any injury, fatal or non-fatal, or of any illness, must be furnished to the company at Detroit, Mich., on such blanks as the company provides, within one month from date of death, loss of limb or of sight, or of the termination of disability. Provided, that such affirmative proof as to injury must establish the fact that such injury was caused solely and directly by external, violent and accidental means. No action at law or in equity shall be maintainable before three months nor after six months from the date on which this paragraph provides that said affirmative proof must be furnished to the company. Any claim not brought in conformity withthe provisions of this paragraph shall be forfeited to the company.

(o) The provisions and conditions on the back hereof are hereby made a part of this contract as fully as if they wrere recited at length over the signatures hereto affixed. No assignment or change of this policy or waiver of its provisions shall be valid unless agreed to in writing by the president or secretary of the company and endorsed hereon.

In witness whereof, The National Casualty Company has caused these presents to be signed by its president, secretary and policy writer, at the home office of the company in Detroit, Mich., this fifteenth day of March, 1907, at twelve o'clock noon, standard time

CONDITIONS.—This policy is issued to and accepted by the assured subject to the following provisions and conditions:

1. If the payment of any renewal premium shall be made after the expiration of this policy, or of the last renewal receipt, neither the assured nor the beneficiary will be entitled to indemnity for any accidental injury happening between the date of such expiration and noon (standard time) of the day following the date of the receipt of such renewal payment at the home office; nor for any illness originating before the expiration of thirty days after the date of such renewal payment. The acceptance of any renewal premium shall be optional with the company.

2. The company shall have the right and opportunity to examine the person of the assured in event of his injury or illness when and so often as it requires; and, in case of death, it shall also have the right and opportunity to make an autopsy. Refusal to permit such examination or autopsy shall invalidate any and all claims hereunder. The consent of the beneficiary shall not be requisite to a surrender of this policy nor to a change of beneficiary. The issuance of this policy cancels or terminates any accident or health insurance of prior date carried by the company on the assured.

3. The company may cancel this policy at any time, without prejudice of the rights of the assured to any claim then pending, by written notice of cancellation served upon or mailed to the assured at his last given address, with the company's check for the unearned portion, if any, of the premiums paid, which check shall be sufficient tender.

4. Indemnity will be paid for injury or illness only for the time the assured is under the professional care and regular attendance of a legally qualified physician or surgeon. If the assured is disabled by injury or illness for more than thirty days, he, or his representative, shall, as a condition precedent to recovery hereunder, furnish the company, every thirty days, with a report from his attending physician or surgeon fully stating the condition of the assured and the probable duration of his disability.

5. The premiums hereon must be paid either at the home office of the company, Detroit, Mich., or to a person designated in writing by an officer of the company to receive them; and if paid to any other person, such payments shall not be binding on the company.

6. No agent has any authority to change this policy or to waive any of its provisions, conditions or limitations. Notice to or from any agent or any knowledge, promise or statement by him, or understanding with him, shall not be held to effect a change or waiver of any of the provisions, conditions or limitations hereof, nor shall such notice or knowledge release the assured or beneficiary from complying with the provisions of paragraph (*m*) on face of policy.

7. No indemnity shall be paid for any sickness not common to both sexes.

WARRANTIES IN APPLICATION.

I hereby apply for a policy to be based upon the following statement of facts, which I warrant to be complete and true and material and binding on me, whether written by me or by the agent, or any other person; and I agree that my acceptance of the policy hereon issued shall be evidence of my acquiescence in all the statements, agreements and warranties herein set forth, and that the company shall not be bound by statements made to or knowledge acquired by agents or solicitors, nor by any statement made by any agent or solicitor, not written in this application; and that this application shall not be binding upon the company until accepted at the home office, and that the policy shall not be in force until actually issued and policy fee and premium paid. I understand and agree: (1) That if I contract illness or am injured, fatally or otherwise, after having changed my occupation to one classified by this company in their manual as more hazardous than that herein stated, or if I am injured while doing or performing temporarily or otherwise any act pertaining to any more dangerous hazard or exposure or occupation the company's liability shall be only for such proportion of the principal sum or other indemnity as the premium paid by me will purchase at the rate fixed by the company for such greater or more perilous hazard or exposure; (2) that the insurance shall not exceed the amount of my average wages or money value of my time; (3) I expressly waive, on behalf of myself or of any other person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended and examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired. I further agree to accept the policy subject to its provisions, conditions, limitations and the company's manual of classification of hazards.

POLICY FORM—"IDEAL SPECIAL."

PRINCIPAL SUM, $5000–$10,000. WEEKLY INDEMNITY, $25–$50.
ANNUAL PREMIUM, SELECT, $60.

National Casualty Company, Detroit, Mich., in consideration of the payment of premium, and of the statements, warranties and agreements in the application endorsed hereon and made a part hereof, which statements the assured makes on the acceptance of this policy, and warrants each and every one of the same to be true, does hereby insure the person described in said application (hereinafter called the assured), subject to the provisions and condi-

tions herein contained and endorsed hereon, from twelve o'clock noon, central standard time, of the day this contract is dated, until twelve o'clock noon, central standard time, of the fifteenth day of March, 1907, and for such further periods, stated in the renewal receipts, as the payment of the premium specified in said application will maintain this policy and insurance in force.

ACCIDENT INDEMNITY FOR TOTAL DISABILITY.—At the rate of $25 per week against total loss of time resulting from bodily injuries effected directly and independently of all other causes through external, violent and accidental means and which immediately, continuously and wholly, from date of accident, disable and prevent the assured from performing any duty pertaining to any business or occupation. Total disability not immediately following the injury, but resulting from injuries as before described shall be paid for at two-fifths rate, provided such disability follows not more than thirty days from date of injury.

PARTIAL DISABILITY.—Or if such injuries shall immediately, wholly and continuously from date of accident disable and prevent the assured from performing one or more important daily duties pertaining to his occupation, or in event of like disability immediately following total disablity, the company will pay the assured for the period of such partial disability not exceeding twenty-six (26) consecutive weeks, two-fifths of the rate above specified for the total loss of time; provided the combined period for which indemnities shall be paid for total and partial disability described in paragraphs 1 and 2 hereof shall not exceed two hundred (200) consecutive weeks.

SPECIFIC TOTAL LOSSES.—In event of any one of the following specific total losses which shall result from bodily injuries as described in paragraph 1, within ninety days from date of accident, the company will pay in lieu of any other indemnity, for loss of life, or both hands, or both feet, or one hand and one foot, or entire sight of both eyes, or entire sight of one eye and loss of one hand or foot, $5000; either hand, or either foot, or entire sight of one eye, if irrecoverably lost, $2500. In event of death as aforesaid the principal sum shall be payable to the beneficiary named in said application if surviving, or in event of the prior death of said beneficiary, to the executors or administrators of said assured.

DOUBLE INDEMNITY.—If such injuries shall be sustained by the assured while riding as a passenger within the enclosed part of any railway passenger car, provided for the exclusive use of passengers and propelled by steam, compressed air, cable or electricity; or while riding as a passenger on board a steam vessel licensed for the regular transportation of passengers, and such injuries shall be due directly to or in consequence of the wreck, ing of such car or vessel, then the indemnity payable shall be double the amount which would under the terms of this policy be otherwise payable for any such injuries.

BENEFICIARY INSURANCE.—If the beneficiary herein is over eighteen and under sixty years of age and holds no policy in this company, and sustains any loss named inpar agraph 3 and in the manner described in paragraph 4, the company will pay said beneficiary the amount specified for such loss in paragraph 3, except for loss of life, which shall be paid to the assured.

FIFTY PER CENT ACCUMULATION.—Each consecutive full year's renewal of this policy in advance shall add five per cent to the principal sum, for loss of life, but such addition shall never exceed fifty per cent of the principal sum.

SURGEON'S FEES PAYABLE IN ADDITION TO WEEKLY INDEMNITY.—If injuries covered by this policy shall within ninety days from date of accident necessitate a surgical operation named in the following schedule of operations, the company will pay in addition to the weekly indemnity provided, the sum set opposite such operation in said schedule, provided always that such an amount shall not be payable for more than one operation as the result of any one accident. If the principal sum of this policy is less than $5000, the payments for operations shall be reduced proportionately.

SCHEDULE OF OPERATIONS.—Amputation of thigh, $100; foot, $50; arm, $50; leg, $100; hand, $50; toe, $10. Excision of knee, $100; hip, $100; shoulder, $100; wrist, $50; elbow, $50; ankle, $50. Dislocations—reduction of hip, $40; shoulder, $25; elbow, $25; ankle, $25; knee, $25; wrist, $20; toe, $15; fingers, $10. Fractures—reduction of pelvis, $75; knee cap, $60; thigh, $60; skull, $75; ankle, $50; leg, $50; arm (upper), $35; scapula, $25; collar bone, $25; jaw, $25; hand, $25; arm (fore), $25; Colle's fracture, $25; fingers, $10; toes, $10; foot, $25; breast bone, $20; rib, $20; nose, $20.

PHYSICIAN'S SERVICES.—If the assured shall suffer injury as aforesaid and such injury does not cause any loss for which indemnity is payable under the terms of this policy, nor any operation for which indemnity is payable under paragraph 7, but does necessitate a physician's services, the company will reimburse the insured for the reasonable cost of such physician's services, not to exceed the sum hereinbefore named as weekly indemnity, provided the physician's receipt and affidavit on the company's blank is furnished to the company at its office named herein within thirty days of the event causing the injury.

REGISTRATION AND IDENTIFICATION.—The insured is registered with the company under the number of this policy, and the company agrees that in the event he shall by reason of injury or illness be physically unable to communicate with his friends, it will, upon receipt of telegram or other message giving policy number, immediately transmit the information received to the relatives or friends of the insured, named in this policy, and further, it will pay all expenses necessary to put the insured into communication with and in the care of friends, provided, however, that the expense of all such proceedings shall not exceed the sum of $20 for each $1000 of the principal sum named in this policy.

OPTIONAL INDEMNITIES.—If the insured shall suffer injury as before described and *which is also named in* the schedule contained in this paragraph, he may elect, subject

to all the terms and conditions of the policy, to receive in advance in lieu of all other indemnity provided in this policy, indemnity in one sum according to the following schedule, provided he signifies his choice in writing mailed to and received by the company at its home office within ten days from the date of accident causing the injury. If the insured is entitled to double indemnity as provided in paragraph 4, the indemnity payable at his election under this part shall be doubled in like manner. If the weekly indemnity provided in this policy is $25, the indemnities payable shall be the respective amounts named in schedule. If the weekly indemnity named in this policy is less than $25, the indemnities payable shall be reduced proportionately.

For loss of certain members, by complete severance, viz.: Of one or more fingers (at least one entire phalanx), $150; one or more entire toes, $200. For complete dislocations, viz.: Of the shoulder, $100; elbow, $100; wrist, $125; hip, $300; knee, $150; bones of foot (not toes), $150; ankle, $150; two or more fingers, $50; two or more toes, $50. For complete fracture of bones, viz.: Of the skull, between tables, $300; lower jaw, $75; clavicle (collar bone), $150; pelvis, $250; thigh, $300; leg, $200; patella (knee cap), $200; arm, between elbow and shoulder, $200; forearm, between wrist and elbow, $150; two or more ribs, $100; foot or two or more toes, $125; hand or two or more fingers, $125; scapula, $175. For complete hernia, caused solely and directly by accidental injury, $75.

SPECIAL DEATH INDEMNITY.—If either sunstroke or freezing due directly as the result of and immediately following an injury to the assured shall cause death within ninety days from date of accident, the company will pay the principal sum.

NON-FORFEITABLE PROVISION.—If the insured is injured after having changed his occupation to one under which the duties are classified by the company as more hazardous than those herein stated, or is injured while doing any act or thing pertaining to any hazard so classified, the company's liability shall be only for such proportion of the indemnity herein provided as the premium paid by him will purchase at the rate and within the limits fixed by the company for such greater hazard.

SPECIAL AGREEMENTS.—The company shall have the right and opportunity to examine the person of the assured in event of injury or illness when and so often as it requires, and in case of death it shall also have the right and opportunity to make an autopsy. Refusal to permit such examination or autopsy shall invalidate any and all claims hereunder. The consent of the beneficiary shall not be requisite to a surrender of this policy nor to a change of beneficiary. The issuance of this policy cancels or terminates any accident or health insurance of prior date carried by the company on the assured. If either the insured or beneficiary shall suffer loss of life or of one or both hands or of one or both feet or of the sight of one or both eyes, all as hereinbefore described, or if the insured shall die from any cause whatever, then, in either event, the insurance effected by this policy shall thereupon immediately terminate. The insurance under this contract does not cover loss, fatal or otherwise, of which there shall be no external or visible mark on the body; or death, disability, injury or loss resulting directly or indirectly from injuries intentionally inflicted upon the assured by himself; or from suicide (sane or insane); or while under the influence of any intoxicant.

ILLNESS INDEMNITY.—At the rate of $25 per week for the number of consecutive days, but not less than one week, that the assured is necessarily and continuously confined within the house and therein regularly visited by a legally qualified physician by reason of illness that is contracted and begins after this policy shall have been maintained in continuous force for fifteen days; and two-fifths of the above rate as partial indemnity, not exceeding two consecutive months, if immediately following said confinement, the assured shall be wholly and continuously disabled while not confined in the house but requiring the regular attendance of such physician; provided that the combined period for which indemnity shall be paid for any one illness shall not exceed eight consecutive months.

INDEMNITY FOR OPERATIONS FOR SICKNESS.—If disability covered by this policy shall within ninety days from date of beginning of sickness necessitate a surgical operation named in the following schedule of operations, the company will pay in addition to the weekly indemnity provided, the sum set opposite such operation in said schedule, provided always that such an amount shall not be payable for more than one operation as the result of any one sickness or disease. If the principal sum of this policy is less than $5000, the payments for operations shall be reduced proportionately.

SCHEDULE OF OPERATIONS.—Appendicitis—laparotomy, $100. Abdomen—opening of cavity, $100. Abscess—incision, $5. Aneurism—ligation of artery, $50. Boil—incision, $5. Bone abscess—curetting, $10. Bone ulcer—curetting, $10. Carbuncle—incision, $5. Cancer—extirpation, $50. Cataract—extirpation, $20. Dropsy—abdominal tapping, $15. Eye—enucleation, $20. Felon—incision, $5. Goitre—cutting operation, $75. Ganglion—curetting, $10. Hernia, scrota, or abdominal—cutting operation, $75. Hydrocele—incision, $20. Intestinal obstruction—laparotomy, $100. Kidney—incision for fixation or removal, $75. Liver—cutting operation, $75. Lockjaw—cerebral injection, $50. Mastoiditis—removal of bone, $50. Meningitis—trephining, $75 Nerve—stretching or removing, $25. Peritonitis—laparotomy, $100. Piles—ligation or excision, $25. Polypus—extirpation, $15. Skull—trephining, $75. Stone in bladder—lithotomy, $75. Synovitis—aspiration of joint, $25. Thorax—aspiration or incision, $25. Throat—incision, $25. Tumor—extirpation, $50. Varicocele—incision, $25. Varicose veins—tying, $25.

SPECIFIC LOSS FROM ILLNESS.—In event of any one of the following specific total losses which shall result independently of all other causes from sickness or disease, as described in paragraph 14 within ninety days from the commencement of such sickness or disease, the company will pay in lieu of any other indemnity, provided that no indemnity will be payable under this clause within one year from the commencement of such sickness or disease, and also that the insured will thereafter and during life by reason thereof be permanently disabled from engaging in any work or occupation for wages or profit: For loss of sight of both eyes, if irrecoverably lost, or use of both hands, if irrecoverably

lost, or use of both feet, if irrecoverably lost, or use of one hand and one foot, if i
ably lost, $5000.

NOTICE AND PROOFS.—Written notice of any injury, fatal or non-fatal, or of ar
must be given to the company at Detroit, Mich., within twenty days from the
accident or beginning of illness. Failure on the part of the assured or the be
to comply strictly with said notice requirement shall limit the liability of the con
one-fifth the amount of indemnity which would otherwise be payable under thi
Affirmative proof of any injury, fatal or non-fatal, or of any illness must be furn
the company at Detroit, Mich., on such blanks as the company provides, within on
from date of death or loss of limb or sight, or of the termination of disability;
that such affirmative proof as to injury must establish the fact that such injury wa
solely and directly by external, violent and accidental means. No action at l
equity shall be maintainable before three months, nor after twelve months from
on which this paragraph provides that such affirmative proof must be furnishe
company. Any claim not brought in conformity with the provisions of this pa
shall be forfeited to the company.

GENERAL AGREEMENTS.—No assignment or change of this policy or waiver of
visions shall be valid unless agreed to in writing by the president or secretary of
pany, and endorsed hereon. If the payment of any renewal premium shall l
after the expiration of this policy or of the last renewal receipt, neither the assu
the beneficiary will be entitled to indemnity for any accidental injury happening
the date of such expiration and noon, central standard time, of the day following
of the receipt of such renewal payment at the home office; nor for any illness ori
before the expiration of fifteen days after the date of such renewal payment. Th
tance of any renewal premium shall be optional with the company. The compa
cancel this policy at any time and without prejudice to the rights of the assured
claim then pending by written notice of cancellation served upon or mailed to the
at his last given address, with the company's check for the unearned portion, if
the premiums paid, which check shall be sufficient tender. No agent has any a
to change this policy or to waive any of its provisions, conditions or limitations.
to or from an agent or any knowledge by him shall not be held to effect a change o
of any of the provisions, conditions or limitations hereof, nor shall such notice or kn
release the assured or beneficiary from complying with the provisions of paragr
No indemnity shall be paid for sickness not common to both sexes.

In witness whereof, The National Casualty Company has caused these presen
signed by its president, secretary and policy writer at the home office of the c
in Detroit, Mich., this fifteenth day of March, 1907, at twelve o'clock noon, central s
time.

WARRANTIES IN APPLICATION.

I hereby apply for a policy to be based upon the following statement of facts,
warrant to be complete and true and material and binding on me, whether written b
by the agent, or any other person; and I agree that my acceptance of the policy h
sued shall be evidence of my acquiescence in all the statements, agreements and wa
herein set forth, and that the company shall not be bound by statements ma
knowledge acquired by agents or solicitors, nor by any statement made by any
solicitor, not written in this application; and that this application shall not be
upon the company until accepted at the home office, and that the policy shall n
force until actually issued and policy fee and premium paid. I understand an
(*a*) that if I contract illness or am injured, fatally or otherwise, after having
my occupation to one classified by this company in their manual as more hazardous t
herein stated, or if I am injured while doing or performing temporarily or other
act pertaining to any more dangerous hazard or exposure or occupation, the co
liability shall be only for such proportion of the principal sum or other indemnit
premium paid by me will purchase at the rate fixed by the company for such gr
more perilous hazard or exposure; (*b*) that the insurance shall not exceed the ar
my average income, or money value of my time; (*c*) I expressly waive, on behalf o
or of any other person who shall have or claim any interest in any policy issu
under, all provisions of law forbidding any physician or other person who has
and examined me, or who may hereafer attend or examine me, from disclosing an
edge or information which he thereby acquired.

The National Life and Accident Insurance Co.,

NASHVILLE, TENN.

Commenced Business 1900. C. A. CRAIG, Pres. C. R. CLEMENTS, Sec'y and Treas.

Issues an industrial policy at the rates shown in the following table:

CLASS A POLICY—RATES AND BENEFITS.

PREMIUM.	5 CENTS WEEKLY.		10 CENTS WEEKLY.		15 CENTS WEEKLY.		20 CENTS WEEKLY.		25 CENTS WEEKLY.	
AGES NEXT BIRTHDAY.	Death.	Weekly Sick and Accident Benefit.	Death.	Weekly Sick and Accident Benefit.	Death.	Weekly Sick and Accident Benefit.	Death.	Weekly Sick and Accident Benefit.	Death.	Weekly Sick and Accident Benefit.
	$	$	$	$	$	$	$	$	$	$
3 to 19....	16.00	1.00	32.00	2.00	48.00	3.00	64.00	4.00	80.00	5.00
20 to 24....	15.00	1.00	30.00	2.00	45.00	3.00	60.00	4.00	75.00	5.00
25 to 29....	14.00	1.00	28.00	2.00	42.00	3.00	56.00	4.00	70.00	5.00
30 to 34....	13.00	1.00	26.00	2.00	39.00	3.00	52.00	4.00	65.00	5.00
35 to 39....	12.00	1.00	24.00	2.00	36.00	3.00	48.00	4.00	60.00	5.00
40 to 44....	11.00	1.00	22.00	2.00	33.00	3.00	44.00	4.00	55.00	5.00
45 to 49....	10.00	1.00	20.00	2.00	30.00	3.00	40.00	4.00	50.00	5.00
50 to 54....	8.00	.75	16.00	1.50	24.00	2.25	32.00	3.00	40.00	3.75

POLICY FORM—CLASS A.

The National Life and Accident Insurance Company, Nashville, Tenn., in consideration of the application for this policy, which is hereby referred to and made a part of this contract, and in further consideration of the payment on or before the date hereof of the premium stated in schedule below, and of a like weekly premium to be paid on or before each and every Monday thereafter during the life of the insured, The National Life and Accident Insurance Company doth hereby agree, under this combined yearly renewable term and life contract (as described in paragraph numbered 11 on the reverse side hereof), subject to the conditions herein, to pay to the beneficiary the amount of death benefit provided herein within twenty-four (24) hours after satisfactory proof of death has been furnished the company, and in case of sickness or accident to pay the weekly benefits named in schedule according to the terms hereof.

One-half of the sums named in the schedule below payable by the company for sickness or accident, within the first six calendar months this policy is in force, and the full amount payable after six calendar months, subject to all the conditions contained herein.

One-third of the death benefit payable by the company should death occur within the first six calendar months this policy is in force, one-half payable should death occur after six calendar months, and the full amount payable should death occur after one year, subject to all the conditions contained herein.

If the insured shall die as a result of accidental injuries sustained while riding as a regular passenger on any public conveyance operated for the transportation of passengers, the death benefit shall be double the sum otherwise payable under this policy.

The production by the company of this policy, and of a receipt for the sum insured, signed by the beneficiary named in application, or an executor or administrator, husband or wife, or relative by blood or connection by marriage, of the insured, shall be conclusive evidence that such sum has been paid; or the company may pay the said sum for the purpose of his or her burial, and the production of a receipt signed by the person or persons receiving such sum for this purpose, shall be conclusive evidence that such sum has been lawfully paid, and that all claims under this policy have been fully satisfied.

No assignment of this policy shall be valid unless notice of such an assignment shall be furnished this company within thirty days after its execution; and any claim made under this policy by an assignee shall be subject to proof of interest and verification of assignment.

SCHEDULE ABOVE REFERRED TO.

NAME OF INSURED.	Age of Insured.	Weekly Allowance for Sickness or Accident.
Franklin Harvey	25	$5.00
BENEFICIARY.	**Weekly Premium.**	**Amount Payable in Event of Death.**
Florence Harvey	25 Cents.	$70.00

This policy is issued and accepted subject to the conditions set forth in this folio, and the reverse side hereof, each and all of which are hereby made a part of the contract.

If the representations upon which this policy is granted be not true, or if the conditions of said policy be not in all respects observed, or if any erasure or alteration shall be made in said policy except by endorsement signed by the proper officers, this policy shall thereupon become void, and whenever, for any cause, this policy shall terminate or become void, all premiums previously paid shall be forfeited to the company unless otherwise expressly provided herein. No suit shall be brought nor action commenced against this company under this policy until sixty days after claim has become due, or after twelve months from the time when the right of action shall accrue.

In witness wheseof, The National Life and Accident Insurance Company has, by its president and secretary, signed and delivered this policy at Nashville, Tennessee, this first day of April, 1906.

Whenever in this policy the words "the insured" are used, reference is thereby made to the person upon whose life the policy is issued.

CONDITIONS.

1. The policy and the receipt book, containing the entries and premiums paid on the same, shall be exhibited to the officers or authorized collectors of the company at any time upon demand, and before the death benefit can be claimed, this policy and the receipt book must be surrendered to the company.

2. This policy shall be void if there is in force upon the life of the insured a policy previously issued by this company, unless the policy previously issued contains an indorsement signed by the proper officer authorizing same; or, this policy shall become void if the weekly premium shall not be paid according to the terms hereof.

3. Weekly benefits for sickness will only be paid when the insured has been confined strictly to his or her bed for seven consecutive days. Accident benefits will only be paid when the injury is of such a nature as to disable the insured from work of any kind for seven consecutive days, and there must be external evidence of such injury. Not more than twenty weeks' benefits will be paid for sickness or accident in any twelve consecutive months, and the company reserves the right to reduce the benefits exceeding ten, in said period, by one-half of the amounts of such benefits.

4. The insured shall not be entitled to any benefits for sickness or accident under this policy, unless he or she shall first furnish this company or its authorized agent a certificate by a regularly licensed and practicing physician (satisfactory to the company), showing the nature of the sickness or injury; and if the sickness or accidental disability of the insured shall continue for more than one week, a like certificate must likewise be furnished at the beginning of each week of sickness or accidental disability. No liability for sickness or accidental disability shall begin to accrue under this policy for any week until such a certificate is received as above set forth. The company will not accept as proof of sickness the certificate of a physician who has not actually attended the insured at his or her bedside, and there must be an actual attendance for every certificate filed.

5. The insured will not be entitled to sick or accident benefits when premium payments are in arrears for two (2) weeks or more, and the subsequent payment of such arrears shall not entitle the insured to benefits for sickness or disability beginning or occurring during the period of such arrears. Should the insured die when the premium payments on this policy are four (4) weeks or more in arrears, then this company shall not be liable for any sum under this policy.

6. The applicant must be in sound health when this policy is delivered, and no liability is assumed by the company prior to the date hereof, nor unless on said date and delivery of this policy the first payment has been legally made.

7. No benefits will be paid for sickness, accident, or death resulting from intemperance, immorality or venereal diseases; nor for diseases contracted or injuries received before the delivery of this policy. No sick benefits will be paid to women in confinement, or for any disease peculiar to females. Only one-half of the sum otherwise payable hereunder will be paid for sickness or death caused by organic heart disease, rheumatism or tuberculosis in any form, within eighteen months from date of this policy.

8. This company shall not be liable for death or accidental injury received in violation of law, nor for injury, sickness or death resulting from the malicious or unlawful act or the culpable or intentional negligence of the insured or any beneficiary hereunder.

9. In case of mistake or misstatement in age the company will only be liable for the amount of benefits payable according to its table at the proper age, and in the event the

proper age exceeds the maximum age at which the company will write policies, the policy becomes void.

10. Agents (which term includes superintendents and assistant superintendents) are not authorized and have no power to make, alter, or discharge contracts, waive forfeitures, or to receive premiums on policies in arrears more than four weeks, or to receipt for the same in the receipt book, and all such arrears given to an agent shall be at the risk of those who pay them, and shall not be credited upon the policy, whether entered in the receipt book or not. Policies having lapsed may be revived by the company at its option, upon the written application of the insured; provided that the company's consent to such revival shall appear by endorsement upon the face of the policy, but the insured will not be entitled to any benefits for a period of five (5) weeks from the date of such revival.

11. By virtue of the company's charge of a uniform rate for groups of ages, as designated below (see table of rates), this policy shall be continued from year to year, upon payment of the required premiums, as a yearly renewable term contract, until the maximum age of the group in which the assured's age at entry falls, shall have been attained, and thereafter it shall be continued, upon payment of the required premiums, as a life contract, and the legal reserve on the life insurance element herein, shall be maintained as of and from the assured's attained age corresponding with said maximum age of said group.

12. The failure of the collector to call for the premium on this policy will not be an excuse for non-payment, as the insured will be expected to pay the premium at the branch office of the company, or remit the same direct to the home office.

13. The insured may engage in any occupation except the military or naval service in time of war or the working at dynamite factories or powder works.

14. The acceptance of this policy is taken as evidence by the company that it has been applied for by the insured, read, understood and accepted in good faith.

WARRANTIES IN APPLICATION.

I do hereby declare that the foregoing answers are strictly correct, complete and truthful, in which there is no suppression of known facts, and no other statement or statements has or have been made by me to the said company's agent, in any way modifying or qualifying the same; and I acknowledge and agree that this statement shall form the basis of agreement with the company, and if any misrepresentation, or concealment, or fraudulent or untrue answers have been made, or any failure to pay any premiums on or before the days on which they shall fall due, that then this agreement shall become null and void, and I shall not be entitled to any benefits or privileges under said agreement, and all moneys which shall have been paid shall be forfeited to the said company; and I do further agree that when a policy shall be issued, to conform to its requirements

National Relief Assurance Co. of Pennsylvania.

HOME OFFICE: DREXEL BUILDING, PHILADELPHIA, PA.

Commenced Business 1903. M. S. BOYER, President.
A. D. MILLER, Secretary and General Manager.

The company issues policies covering accident and sickness, as follows:

Conditionless policy—cost: Policy fee, $2; monthly premium, $1 and upwards; pays from $20 to $40 monthly indemnity, according to occupation, for a limit of one year, in case of accidents or illness; pays $100 death indemnity from any cause, after policy has been in force sixty days; returns all premiums in event of death, not to exceed $100; pays double death benefits caused from burning buildings or from accidents received while riding as a passenger in public conveyances; pays four weeks' full indemnity for chronic diseases in any one year and makes no deduction for first week's sickness, if policyholder is confined within the house twenty-eight days.

Commercial policy—Issued to business and professional men of a preferred risk. Provides $43.33⅓ per month for either accident or sickness. Other provisions and conditions similar to Conditionless policy. Cost: Policy fee, $2; annual premium, $10.

Special policy provides the same indemnities as above, and in addition, at an extra cost of one cent for each dollar of sick indemnity per month, illness indemnity is paid from date of sickness.

POLICY FORM—"CONDITIONLESS," CLASS AA.

MONTHLY PREMIUM, $1.

The National Relief Assurance Company of Pennsylvania, Philadelphia, Pa., in consideration of the payment of the policy fee and premium, and of the statements in the schedule endorsed hereon and made a part hereof, which statements the assured makes on the acceptance of this policy, and warrants to be true, does hereby insure the person described in said schedule (hereinafter called the assured), subject to the provisions, conditions and limitations herein contained and endorsed hereon, from twelve o'clock noon, standard time, of the day this contract is dated, until twelve o'clock noon, standard time, of the fifteenth day of March, 1907, and for such further periods, stated in the renewal receipts, as the payment of the premium specified in said schedule will maintain this policy and insurance in force, to wit:

1. (TEMPORARY TOTAL DISABILITY.)—At the rate of $40 per month, if such temporary total disability shall be caused solely and exclusively by bodily injuries which are the direct and proximate result of, and are caused solely and exclusively by external, violent and accidental means and which immediately, continuously and wholly from date of accident disable and prevent the assured from performing any and every kind of duty pertaining to his occupation during the period of such disability, not exceeding twelve consecutive months.

2. (TEMPORARY PARTIAL DISABILITY.)—Or, if injuries above described shall not totally disable the assured, or if total disability shall be continuously followed by partial disability, and such partial disability shall prevent the assured from performing fully work essential to his duty or duties, the company will pay the assured for the period of such partial disability not exceeding six (6) consecutive months forty per cent of the indemnity before specified, but the combined periods for which indemnity shall be paid for total and partial disability shall not exceed twelve consecutive months.

3. (SICK INDEMNITY.)—Or, at the rate of $40 per month for the number of consecutive days, after the first week, that the assured is necessarily and continuously confined in the house, and regularly visited in the house by a legally qualified physician, by reason of illness that is contracted and begins after this policy has been maintained in continuous force for sixty days. Provided the assured is confined continuously within the house for twenty-eight days as above specified (being visited regularly by his physician) no

deduction will be made for the first seven days. Provided, further, in the event of disability, resulting in whole or part from tuberculosis, rheumatism, paralysis, lumbago, lame back, sciatica, neurasthenia, Bright's disease, cancer or hernia, the limit of the liability shall not exceed four weeks in any one year. Provided, further, at the rate of one-fifth the indemnity per month above specified, if during the convalescing of the assured he shall, by reason of such illness, be wholly and continuously disabled and prevented from performing any and every kind of business, though not confined in the house. Provided, further, that the combined period for which the indemnity shall be paid for any one illness shall not exceed twelve months.

4. (DEATH INDEMNITY.)—Or, in the event of death from such injuries or such illness as above described, the company will pay the beneficiary named in said schedule, if surviving, otherwise to the executors or administrators of the assured, the sum of $100.

5. (DOUBLE INDEMNITY.)—Or, if death shall result within sixty days from the date of any accident received (1) while within a burning building, (2) or, while riding as a passenger, within the enclosed parts of any railway passenger car, provided for the exclusive use of passengers and propelled by steam, cable, compressed air or electricity; (3) or, while riding as a passenger on board a steam vessel licensed for the regular transportation of passengers, and such death shall be due directly to, or in consequence of the burning of such building, or wrecking of such car or vessel, then the amount to be paid shall be double the amount stated in Section 4 of this policy, such double indemnity not to exceed, however, $200, and no double indemnity shall accrue, as provided in this policy, in the event of death caused from accidents or injuries sustained while the assured is attempting to enter or leave any building or the conveyances herein specified.

6. (RETURN PREMIUMS.)—In the event of the death of the assured, provided this policy shall have been maintained in continuous force, without default, the company agrees to pay over to the beneficiary named in this policy or to the legal representatives of the estate of the assured, all premiums which have been paid to the company under this policy, not exceeding in the aggregate the sum of one hundred dollars.

7. (INSURANCE OF BENEFICIARY.)—The person named as beneficiary in the schedule hereinafter contained, is insured as follows: Should said beneficiary sustain injuries in the manner described in Paragraph 5, of this policy, which shall result in death mentioned in said Paragraph 5, of this policy, then the company will pay the assured, as a beneficiary, one-half of the amount provided for in Paragraph 4.

8. (GENERAL AGREEMENTS.)—In case of disability, indemnity will be paid only for the time the assured is under the professional care and attendance of a qualified physician or surgeon. If the assured is disabled by accident or illness for more than one month, he, or his representative shall, as a condition precedent to recovery hereunder, furnish, every thirty days, a report from his attending physician or surgeon, fully stating his condition and probable duration of his disability.

9. In event of any disability resulting directly or indirectly, wholly or partly, from any intoxicant, narcotic, poison or infection, or bites of insects; or resulting from unnecessary exposure to obvious risk of injury or obvious danger; or from rioting or strikes; or injuries intentionally inflicted upon the assured by himself or by any other person or received by the assured while insane; or for neuritis, orchitis, locomotor ataxia; then, in all such cases referred to in this paragraph the limit of the company's liability shall be one-fifth of the amount which would otherwise be payable under this policy, anything herein to the contrary notwithstanding.

10. Disability resulting from sunstroke, freezing, carbuncles, felons, boils, abscesses, ulcers, blood-poisoning and contact with poisonous and infectious substances, or sprains, or strains of the back, or injury where there is no visible mark, is classed as illness and shall be so paid.

11. An agent has no authority to change this policy or to waive any of its provisions, nor shall notice to any agent or knowledge of his or of any other person, be held to effect a waiver or change of this policy, or any part of it. No change whatever in this policy, and no waiver of its provisions shall be valid unless an endorsement is attached hereto, signed by the president or secretary of the company, expressing such change or waiver.

12. Under this policy no indemnity will be payable nor paid for disability complicated with or resulting wholly or partly, directly or indirectly from or in venereal diseases, pregnancy, childbirth or exclusively female diseases.

In witness whereof, National Relief Assurance Company caused its corporate seal to be affixed and these presents to be signed by its president and secretary, and delivered in the city of Philadelphia, Pa., the fifteenth day of March, 1907, at twelve o'clock noon.

THIS POLICY IS ISSUED TO AND ACCEPTED BY THE ASSURED SUBJECT TO THE FOLLOWING CONDITIONS:

1. If the payment of any renewal premium shall be made after the expiration of this policy or the last renewal receipt, neither the assured nor the beneficiary will be entitled to recovery for any accidental injury happening between the time of expiration and the time of renewal of this policy; nor for illness or death originating before the expiration of fifteen days from and after the date of last renewal.

2. No premium shall be paid by deduction from any claim pending against the company.

3. The company may cancel this policy without prejudice to the rights of the assured arising from any pending claim by mailing notice of cancellation to the address given by the assured, with its check for the unearned part, if any, of the premium.

4. Written notice of any injury, fatal or non-fatal, or of any disease or sickness, or death, for which claim can be made, shall be given to the company at Philadelphia, within ten days of its occurrence (notice given to any agent shall not constitute notice to the said company). *Affirmative proof of loss* must be furnished within sixty days from the time of

death, or of the termination of disability. No action at law shall be maintainable before two months, or after six months from the date of the filing of the required proof of loss.

6. If the assured is injured after having changed his occupation or duties to one classified by this company as more hazardous than that herein stated, or is injured while doing any act or thing pertaining to any more hazardous occupation, the company's liability shall be only for such proportion of indemnity as the premium paid by him will produce at the rate fixed by this company for such more hazardous occupation.

7. The company shall have the right and opportunity to examine the person of the assured when and so often as it requires in case of disability.

8. No claim shall exist for compensation for more than one of the recited losses named in this policy, resulting from the same accident or from the same sickness.

9. Failure to comply with all the provisions and conditions of this policy shall invalidate all claims under the same.

HEALTH AND ACCIDENT.—RATE TABLE.

There are thirty classifications in all, from which the following are selected for illustration:

CLASS.	MONTHLY ACCIDENT INDEMNITY.	MONTHLY SICKNESS INDEMNITY.	DEATH INDEMNITY.	MONTHLY PREMIUM
AA	$40	$40	$100	$1.00
B	35	35	100	1.00
C	30	30	100	1.00
D	30	30	100	1.00
E	25	25	100	1.00
F	20	20	100	1.00
X	20	20	100	1.00
XX	20	20	100	2.00

Add 25 per cent to the above premiums for male applicants in this class over 45 years of age; 50 per cent over 50 years, and double the above rates over 55 years.

Women will be accepted not higher than C class.

New Amsterdam Casualty Company,

74 WILLIAM STREET, NEW YORK CITY.

Commenced Business 1899. Wm. F. Moore, Pres. George E. Taylor, Sec.

The New Amsterdam Casualty Company issues personal accident policies under six classifications of risks besides special hazards.

The leading forms are the "Double Combination Accident," "$15,000 Complete Indemnity" and the "$10,000 Perfected Disability," copies of which are given below.

Besides the above there is the "Life and Limb Combination," the principal sum of which is $20,000, doubled for travel, elevator or burning building accidents, specified indemnities for certain injuries; cost, Class 1, $60 per annum. "$15,000 Combination Accident and Illness," giving ordinary, double and triple indemnity in the accident portion and $25 weekly indemnity covering forty-two diseases, $2500 for paralysis or loss of sight, pays doctors' bills, surgical operations, bonus for renewal. Principal sum, $5000; cost, Class 1, $35 per annum. "Full Disability," principal sum $5000, pays for total and partial disability, $2500 for loss of sight or paralysis, surgeons' fees, doctors' bills, bonus for renewal, beneficiary insured for travel; cost Class 1, $55 per annum. "Straight Accident," principal sum $5000, pays for total and partial disability, doctors' bills, bonus for renewal, covers all accidents including sunstroke, freezing, somnambulism, choking, assault by burglars; cost Class 1, $20 per annum. "Special Disability," principal sum $5000, pays for total and partial disability, $2500 for loss of sight or paralysis, surgeons' fees, doctors' bills, bonus for renewal, beneficiary insurance and $25 weekly, covering forty-two diseases; cost, Class 1, $30 per annum. "Death Only," cost $2.40 per thousand.

Age Limit.—Eighteen to sixty-five.

Maximum Indemnity.—Death, $15,000; weekly, $50.

THE POLICY FORM.—Double Combination.

Maximum Indemnity, $15,000 and $50. Annual Premium, $25.

New Amsterdam Casualty Company, hereinafter called the company, agrees to pay to the person described as the assured in the schedule endorsed hereon and hereby made a part hereof, or in the event of the accidental death of such person to the beneficiary designated in said schedule if surviving, otherwise to the executors or administrators of the assured, subject to the terms, definitions and warranties herein set forth, the following indemnities:

Ordinary Indemnities.—1. For loss of life the full principal sum. 2. For loss of both hands the full principal sum. 3. For loss of both feet the full principal sum. 4. For loss of one hand and one foot the full principal sum. 5. For loss of sight of both eyes the full principal sum. 6. For loss of one hand one-half of the principal sum. 7. For loss of one foot one-half of the principal sum. 8. For loss of sight of one eye one-third of the principal sum. 9. For loss of time from total disability, the full weekly indemnity for a term not exceeding two hundred consecutive weeks. 10. For loss of time from partial disability, an amount not exceeding eighty per cent nor less than twenty per cent of the full weekly indemnity for a term not exceeding 26 consecutive weeks.

Double Indemnities.—The ordinary indemnities are doubled when any loss specified above is sustained by the assured. (a) While riding as a passenger in or on a public conveyance propelled by steam, electricity, compressed air, naphtha, gasolene or cable, and regularly provided by a common carrier for the transportation of passengers, or (b) while riding as a passenger in any passenger elevator, or (c) while within any burning building as owner, guest, tenant or employee, or (d) in direct consequence of cyclones or tornadoes.

Optional Indemnities.—If the premium on this policy is paid annually in advance and there shall be a claim for indemnity by reason of any one of the first five losses specified as ordinary indemnities, and such loss is sustained by the assured under the circumstances stipulated in clause (a) of

double indemnities, provided the proximate cause of such loss shall be an accident resulting in material damage to said conveyance, then the assured, or in the event of such accidental death of the assured, the beneficiary hereunder, if surviving, shall have the option of electing to receive either (1) a yearly income of fifteen per cent of the indemnity provided for such injuries, payable quarterly, semi-annually or annually as desired, for a period of ten years, or (2) a payment in cash of an amount equal to one hundred and twenty-five per cent of the said indemnity.

SURGICAL INDEMNITIES.—For surgical operations, the sum specified for each in the list of operations endorsed hereon for one such operation only as the result of any one loss by accident as herein specified in addition to the indemnity stipulated otherwise by this policy, provided the premium on this policy is paid annually in advance.

SPECIAL INDEMNITIES,—This policy does not exclude indemnity for loss as herein provided caused or contributed to, wholly or partly, directly or indirectly, by sunstroke, freezing, anæsthetics, gas, lockjaw, septicæmia, narcotics, poison, somnambulism, racing, shooting, intoxicants, asphyxiation, riot, polo playing, wrestling, strikes, steeplechasing, football playing, hydrophobia, riding to hounds, or bite of animal; but in any such event the liability of the company shall be one-half of the amount of the ordinary indemnity specified for such loss.

DEFINITIONS.—Loss of life as used in this policy shall be deemed to mean death from bodily injuries, not intentionally inflicted by the assured, which independently of all other causes are effected solely and exclusively by external, violent and accidental means, and which shall result in the death of the assured within ninety days of the event causing the injury.

Loss of hand or hands or loss of foot or feet as used in this policy shall be deemed to mean the actual separation thereof at or above the wrist or ankle within ninety days of the event causing the injury, by reason of such bodily injuries as aforesaid which shall not result in loss of life.

Loss of sight of eye or eyes as used in this policy shall be deemed to mean incurable, permanent and total blindness thereof occurring within ninety days of the event causing the injury, by reason of such bodily injuries as aforesaid which shall not result in loss of life.

Loss of time from total disability as used in this policy shall be deemed to mean that the assured is immediately, continuously and wholly disabled and prevented from performing any and every part of the duties pertaining to the occupation stated in the said schedule, by reason of such bodily injuries as aforesaid which shall not result in loss of life or of limb or of sight.

Loss of time from partial disability as used in this policy shall be deemed to mean that the assured, immediately following the injury, or immediately following a period of loss of time from total disability as defined herein, is continuously and wholly disabled and prevented from performing some material part of the important daily duties pertaining to the occupation stated in the said schedule, by reason of such bodily injuries as aforesaid which shall not result in loss of life or of limb or of sight.

Principal sum as used in this policy shall be deemed to mean the amount specified in item 18 in the said schedule.

Surgical operations as used in this policy shall be deemed to mean such surgical operations as are named in the list of operations endorsed hereon necessitated by any loss covered by this policy within ninety days of the event of causing the injury.

Weekly indemnity as used in this policy shall be deemed to mean the amount specified in item 19 in the said schedule.

TERMS.

(1) The insurance hereunder shall be in force for the period of time stated in the said schedule.

(2) Written notice of any accidental injury for which claim is to be made, with full particulars thereof, must be given to the company at its home office in New York City by the assured, the beneficiary or a legal representative, as early as may be reasonably possible after the event causing injury.

(3) Affirmative proof of death or of loss of limb or of sight or of duration of any disability must also be furnished to the company at its home office in New York City within two months of the time of death or loss of hand or foot or of sight or the termination of disability. Legal proceedings for recovery hereunder shall not be brought before the expiration of three months from the date of the filing of final proofs at the home office of company in New York City, nor shall such proceedings be brought at all unless begun within twelve months from the time when right of action shall accrue as provided by this paragraph. Such proofs must be made under oath on forms provided by the company, but the delivery of such form or its receipt or retention by the company shall not be a waiver of any of its rights. Claims not made in accordance with the provisions of the policy will be forfeited to the company.

(4) All claims shall be subject to proof of interest, and no assignment of interest shall be valid without the consent of the company endorsed hereon and signed by an officer of the company at the home office.

(5) No claim by reason of any accident shall be valid for more than one of the losses specified in this policy, except that a claim may be valid for *loss of time from* total disability and also for loss of time from partial dis-

ability; nor shall any claim hereunder be valid for any loss caused or contributed to by disease, disappearance or suicide, whether the assured be sane or insane. It is understood that the ordinary indemnities shall not be doubled in the event of bodily injuries or death sustained while getting on or off or being on the step or steps of any railway or street railway car.

(6) Loss of sight or hearing or loss of hand or foot or loss or impairment of reason shall immediately terminate this insurance; in such event the unearned premium *pro rata* will be returned to the assured on demand.

(7) If the assured shall suffer a loss as herein provided, any physician authorized by the company shall have the right and opportunity when and so often as he may deem necessary to examine the person or body of the assured. If an autopsy is held such physician shall have the right and opportunity to be present and participate.

(8) If the assured or beneficiary shall sustain any loss covered hereby while in an occupation or exposure classed by the company as more hazardous than that stated in the said schedule, this policy shall not be forfeited thereby, but the liability of the company hereunder shall be only for the amount of insurance that the premium paid would purchase in such more hazardous class.

(9) No claim shall be valid under any and all policies held by the assured in this company in excess of the greatest sum payable for such claim under any one policy without the consent of the company endorsed on all policies covering such excess and signed by an officer of the company at the home office; and all such insurance in excess of such sum shall be void. Premiums paid for such excess insurance will be returned on demand.

(10) The payment of any loss other than weekly indemnity or surgical indemnity hereunder shall terminate this policy.

(11) In any matter relating to this insurance no person shall be deemed an agent of this company who is not duly authorized in writing.

(12) This policy may be cancelled by the company at any time by written notice mailed to the assured at the address given in the said schedule, together with the company's check for the unearned portion of the premium, and such check shall be deemed a sufficient tender.

(13) No agent has any authority to change this policy or to waive any of its provisions, nor shall notice to any agent or knowledge of any agent or of any other person, be held to effect a waiver or change in this contract or any part of it. No change whatever in this policy and no waiver of its provisions shall be valid without the consent of the company endorsed hereon and signed by an officer of the company at the home office.

(14) This agreement is made in consideration of the premium and of the statements contained in the said schedule, which statements the assured makes on acceptance of this policy and warrants to be true.

In witness whereof, the New Amsterdam Casualty Company has caused this policy to be executed at the city of New York, but the same shall not be binding upon the company until countersigned by a duly authorized representative of the company.

LIST OF OPERATIONS.—Amounts payable for each $5,000 of principal sum in addition to weekly indemnity, if the premium on this policy is paid annually in advance:

Amputation of foot, hand or forearm	$ 25
Of leg or arm	50
Of thigh	100
Of finger or fingers	10
Dislocations, reduction of shoulder, elbow, hip, knee or ankle	25
Of wrist or lower jaw	15
Of thumb or fingers	10
Excision of shoulder, hip or knee joint	100
Of elbow, wrist or ankle joint	50
Of toe or toes	25
Fractures, reduction of nose, lower jaw, collar bone or shoulder blade	25
Of forearm (one or both bones)	25
Of breast bone, rib or ribs, fingers, coccyx, toes	10
Of upper arm	35
Of wrist or hand, bones of foot	15
Of any of the bones of the pelvis or sacrum	50
Of thigh	75
Of knee cap or leg bones (one or both)	50
Gunshot wounds—treatment not necessitating amputation or laparotomy	25
Necrosis (death of bone)—sequestrotomy (removal of dead bone)	35
Hernia (abdominal), any cutting operation for the radical cure of the reducible, irreducible or strangulated form	100
Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision)	100
Peritonitis (see laparotomy)	100
Skull trepaning for fracture	100
Synovitis (inflammation of the lining membrane of a joint), incision	25
Tetanus—Injection of anti-tetanic serum into frontal lobe of brain	100
Wounds of scalp or other parts—Suturing	5

The foregoing surgical indemnities are for each $5,000 of principal sum stated *in this policy*. A ratable proportion of such indemnities will be payable *under policies providing* a principal sum greater or less than $5,000.

BENEFICIARY INDEMNITIES.

In case one person only who is over eighteen and under sixty years of age is specifically named in the said schedule as beneficiary, then and not otherwise, the company agrees to pay, in consideration of the premium, to the said beneficiary, or in the event of the accidental death of the said beneficiary in the manner stipulated in this paragraph, then to the assured, the indemnities specified below in this paragraph, provided, that such bodily injuries as aforesaid are sustained by the said beneficiary as follows: (a) While riding as a passenger in or on a public conveyance propelled by steam, electricity, compressed air, naphtha, gasoline or cable, and regularly provided by a common carrier for the transportation of passengers, or (b) while riding as a passenger in any passenger elevator; or (c) while within any burning building as owner, guest, tenant or employe; or (d) in direct consequence of cyclones or tornadoes.

LIFE, LIMB, SIGHT.—For loss of life, by accident, or loss of both hands, or both feet, or one hand and one foot, or sight of both eyes, the full principal sum; loss of one hand or one foot by accident, one-half full principal sum.

SURGICAL.—For surgical operations the full sum specified for each in the list of operations endorsed hereon, for one such operation only as the result of any one loss by accident so sustained and covered by this policy, within ninety days from the date of the event causing the injury, in addition to the indemnity, otherwise provided by this paragraph. Operations not named in the list of operations are not covered.

INCREASED INDEMNITIES.—In consideration of the continuous renewal of this policy by the payment of annual premiums in advance and no prior claim having been paid hereunder, the company will increase the payment for any and all indemnities herein provided in accordance with the following table:

2nd year	2	per cent	increase
3rd "	3	"	"
4th "	4	"	"
5th "	5	"	"
6th "	6	"	"
7th "	7	"	"
8th "	8	"	"
9th "	9	"	"
10th " and thereafter	10	"	"

DOCTOR'S BILL.—If the premium on this policy is paid annually in advance and in the event of an accidental injury not resulting in any of the losses specified herein, but requiring treatment by a physician, the company will reimburse the assured for the expense thereof not exceeding a sum equal to the weekly indemnity for one week, as stipulated in the policy, but in no event exceeding $25, provided the written notice of such accident is given as provided herein, and that the affidavit of the assured on the blank furnished by the company and the physician's receipt is furnished to the company at its home office in New York City within thirty days of the event causing the injury.

POLICY FORM.—COMPLETE INDEMNITY POLICY.

MAXIMUM INDEMNITY, $15,000 AND $50. ANNUAL PREMIUM, $60.

New Amsterdam Casualty Company, hereinafter called the company, agrees to pay to the person described as the assured in the schedule endorsed hereon and hereby made a part hereof, or in the event of the accidental death of such person to the beneficiary designated in said schedule, if surviving, otherwise to the executors or administrators of the assured, subject to the terms, definitions and warranties herein set forth, the following indemnities:

ORDINARY ACCIDENT INDEMNITIES.—(1) For loss of life by accident, the full principal sum; (2) for loss of both hands by accident, the full principal sum; (3) for loss of both feet by accident, the full principal sum; (4) for loss of one hand and one foot by accident, the full principal sum; (5) for loss of sight of both eyes by accident, the full principal sum; (6) for loss of one hand by accident, one-half of the principal sum; (7) for loss of one foot by accident, one-half of the principal sum; (8) for loss of sight of one eye by accident, one-third of the principal sum; (9) for loss of time from total disability by accident, the full weekly indemnity for a term not exceeding two hundred consecutive weeks; (10) for loss of time from partial disability by accident, an amount not exceeding eighty per cent nor less than twenty per cent of the full weekly indemnity for a term not exceeding twenty-six consecutive weeks.

ILLNESS AND DISEASE INDEMNITIES.—(1) For loss of sight of both eyes from disease, one-half of the principal sum; (2) for loss of use of both hands from paralysis, one-half of the principal sum; (3) for loss of use of both feet from paralysis, one-half of the principal sum; (4) for loss of use of one hand and one foot from paralysis, one-half of the principal sum;

(5) for loss of time from any disease or illness, the full weekly indemnity for a term not less than one week nor exceeding twenty-six consecutive weeks.

SURGICAL INDEMNITIES.—For surgical operations, the sum specified for each in the list of operations endorsed hereon for one such operation only as the result of any one loss from disease or by accident as herein stipulated in addition to the indemnity specified otherwise by this policy.

DOUBLE INDEMNITIES.—The ordinary accident indemnities are doubled when any loss by accident specified above is sustained by the assured, (a) while riding as a passenger in or on a public conveyance propelled by steam, electricity, compressed air, naphtha, gasolene or cable, and regularly provided by a common carrier for the transportation of passengers, or (b) while riding as a passenger in any passenger elevator, or (c) while within any burning building as owner, guest, tenant or employe, or (d) in direct consequence of cyclones or tornadoes.

OPTIONAL INDEMNITIES.—If the premium on this policy is paid annually in advance and there shall be a claim for indemnity by reason of any one of the first five losses specified as ordinary accident indemnities, and such loss is sustained by the assured under the circumstances stipulated in clause (a) of double indemnities, provided the proximate cause of such loss shall be an accident resulting in material damage to said conveyance, then the assured, or in the event of such accidental death of the assured, the beneficiary hereunder, if surviving, shall have the option of electing to receive either (1) a yearly income of fifteen per cent of the indemnity provided for such injuries, payable quarterly, semi-annually or annually as desired, for a period of ten years, or (2) a payment in cash of an amount equal to one hundred and twenty-five per cent of the said indemnity.

SPECIAL INDEMNITIES.—This policy does not exclude indemnity for loss by accident as herein provided caused or contributed to, wholly or partly, directly or indirectly, by sunstroke, freezing, anæsthetics, gas, lockjaw, septicæmia, narcotics, poison, somnambulism, racing, shooting, intoxicants, asphyxiation, riot, polo playing, wrestling, strikes, steeplechasing, football playing, hydrophobia, riding to hounds, or by bite of animal; but in any such event the liability of the company shall be one-half of the amount of the ordinary accident indemnity specified for such loss.

DEFINITIONS.—Loss of life by accident as used in this policy shall be deemed to mean death from bodily injuries not intentionally inflicted by the assured, which independently of all other causes are effected solely and exclusively by external, violent and accidental means, and which shall result in the death of the assured within ninety days of the event causing the injury.

Loss of hand or hands by accident or loss of foot or feet by accident as used in this policy shall be deemed to mean the actual separation thereof at or above the wrist or ankle within ninety days of the event causing the injury, by reason of such bodily injuries as aforesaid which shall not result in loss of life.

Loss of sight of eye or eyes by accident as used in this policy shall be deemed to mean incurable, permanent and total blindness thereof occurring within ninety days of the event causing the injury, by reason of such bodily injuries as aforesaid which shall not result in loss of life.

Loss of time from total disability by accident as used in this policy shall be deemed to mean that the assured is immediately, continuously and wholly disabled and prevented from performing any and every part of the duties pertaining to the occupation stated in the said schedule, by reason of such bodily injuries as aforesaid which shall not result in loss of life or of limb or of sight.

Loss of time from partial disability by accident as used in this policy shall be deemed to mean that the assured, immediately following the event causing the injury, or immediately following a period of loss of time from total disability as defined herein, is continuously and wholly disabled and prevented from performing some material part of the important daily duties pertaining to the occupation stated in the said schedule, by reason of such bodily injuries as aforesaid which shall not result in loss of life or of limb or of sight.

Loss of sight of both eyes from disease as used in this policy shall be deemed to mean incurable, permanent and total blindness thereof occurring within one year of the date of this policy or any renewal hereof due independently of all other causes to disease covered by this policy which shall be contracted by the assured during the period of this policy and which shall not result in death but by reason of such blindness shall render the assured wholly and permanently unable to engage at any time thereafter in any work or occupation for wages or profit, provided always that satisfactory proof shall be furnished to the company of the continuance of such condition for a period of at least fifty-two consecutive weeks.

Loss of the use of hands or feet or of hand and foot from paralysis as used in this policy shall be deemed to mean the entire loss of the use thereof

occurring within one year of the date of this policy or any renewal hereof due independently of all other causes to permanent paralysis caused by disease covered by this policy which shall be contracted by the assured during the period of this policy and which shall not result in death but by reason of such paralysis shall render the assured wholly and permanently unable to engage at any time thereafter in any work or occupation for wages or profit, provided always that satisfactory proof shall be furnished to the company of the continuance of such condition for a period of at least fifty-two consecutive weeks.

Loss of time from any disease or illness as used in this policy shall be deemed to mean such loss for a period of not less than one week during which the assured by actual confinement to his house is, independently of all other causes, continuously and wholly disabled and prevented from performing any and every part of the duties pertaining to the occupation stated in the said schedule, by reason of bodily illness or disease not hereinafter excepted.

Surgical operations as used in this policy shall be deemed to mean such surgical operations as are named in the list of operations endorsed hereon necessitated by any loss covered by this policy within ninety days of the commencement of disability from such disease or injury.

TERMS.

(1) The insurance hereunder shall be in force for the period of time stated in the said schedule.

(2) Written notice of any loss for which claim is to be made, with full particulars thereof, must be given to the company at its home office in New York City by the assured, the beneficiary or a legal representative, within ten days of the event causing the said loss. Affirmative proof of death or of loss of limb or of sight by accident or of duration of any disability must also be furnished to the company at its home office in New York City within two months from the time of death or of loss of limb or of sight or of the

BENEFICIARY INDEMNITIES, see previous policy.

TERMS.

(1) The insurance hereunder shall be in force for the period of time stated in the said schedule.

(2) Written notice of any loss for which claim is to be made, with full particulars thereof, must be given to the company at its home office in New York City by the assured, the beneficiary or a legal representative, as early as may be reasonably possible after the event causing the said loss and after the commencement of any illness or disease. Affirmative proof of death or of loss of limb or of sight by accident or of duration of any disability must also be furnished to the company at its home office in New York City within two months from the time of death or of loss of limb or of sight or of the termination of disability. Affirmative preliminary proofs of loss of sight from disease or of loss of use of limbs from paralysis must also be furnished to the company within two months, and affirmative final proofs after twelve months and within fourteen months from date of beginning of such blindness or paralysis. Legal proceedings for recovery hereunder shall not be brought before the expiration of three months from date of filing final proofs at the home office of the company, in New York City, nor shall such proceedings be brought at all unless begun within twelve months from the date of the event causing the injury or from the commencement of any illness or disease. Such proofs must be made under oath on forms provided by the company, but the delivery of such form or its receipt or retention by the company shall not be a waiver of any of its rights. Claims not made in accordance with the provisions of this policy will be forfeited to the company.

(3) This insurance does not cover disability resulting from voluntary or unnecessary exposure to contagion or infection; nor any disease or illness contracted while engaged in military or naval service; nor any disease for which the assured is not treated by a licensed physician; nor women, except as beneficiary; nor persons under eighteen or over sixty years of age. The company shall not be liable for more than ten per cent of the indemnity provided herein by reason of any claim resulting from any disease or illness contracted within fifteen days from noon of the day this policy is issued. It is understood that the ordinary indemnities shall not be doubled in event of bodily injuries or death sustained while getting on or off or being upon the step or steps of any railway or street railway cars.

(4) This insurance covers disease or illness contracted and suffered within the limits of the United States, Canada and Europe only.

(5) If the insured shall have become entitled to indemnity for disability on account of accidental injuries, the company shall not, for the same period of time, be liable for any disability on account of illness.

(6) No claim shall be valid under any and all policies held by the assured in this company in excess of the greatest sum payable for such claim under any one policy without the consent of the company endorsed on all policies covering such excess and signed by an officer of the company at the home office; and all such insurance in excess of such sum shall be void. Premiums paid for such excess insurance will be returned on demand.

(7) Loss of sight or hearing or loss of hand or foot or loss or impairment of reason shall immediately terminate this insurance; in such event the unearned premium *pro rata* will be returned to the assured on demand.

(8) If the assured or beneficiary shall suffer a loss as herein provided, any physician *authorized by the* company shall have the right and opportunity when and so often as *he may deem necessary* to examine the person or body of the assured. If an autopsy *is held such physician* shall have the right and opportunity to be present and participate.

(9) No claim shall be valid for more than one of the losses specified in this policy except that a claim may be valid for loss of time from total disability from accident and also for loss of time from partial disability from accident; nor shall any claim hereunder be valid for any loss caused or contributed to by disappearance or suicide whether the assured be sane or insane.

(10) All claims shall be subject to proof of interest and no assignment of interest shall be valid without the consent of the company endorsed hereon and signed by an officer of the company at the home office.

(11) If the assured shall sustain any loss covered hereby while in an occupation or exposure classed by the company as more hazardous than that stated in the said schedule, this policy shall not be forfeited thereby but the liability of the company thereunder shall be only for the amount of insurance that the premium paid would purchase in such more hazardous class.

(12) The payment of any loss other than weekly indemnity or surgical indemnity hereunder shall terminate this policy.

(13) In any matter relating to this insurance no person shall be deemed an agent of the company who is not duly authorized in writing.

(14) This policy may be cancelled by the company at any time by written notice mailed to the assured at the address given in the said schedule, together with the company's check for the unearned portion of the premium, and such check shall be deemed a sufficient tender.

(15) No agent has any authority to change this policy or to waive any of its provisions, nor shall notice to any agent or knowledge of any agent or of any other person, be held to effect a waiver or change in this contract or any part of it. No change whatever in this policy and no waiver of its provisions shall be valid without the consent of the company endorsed hereon and signed by an officer of the company at the home office.

(16) This agreement is made in consideration of the premium and of the statements contained in the said schedule, which statements the assured makes on acceptance of this policy and warrants to be true.

In witness whereof, the New Amsterdam Casualty Company has caused this policy to be executed at the city of New York, but the same shall not be binding upon the company until countersigned by a duly authorized representative of the company.

LIST OF OPERATIONS.—Accounts payable in addition to weekly indemnity:

Appendicitis (see laparotomy)	$100
Aneurism (tumor of artery), ligation	50
Amputation of foot, hand or forearm	25
Of leg or arm	50
Of thigh	100
Of finger or fingers	10
Abscess or boil, incision	5
Bone abscess, trephining	25
Bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy	50
Carbuncle, incision and treatment	25
Caries (bone ulcer), curetting	15
Dislocations, reduction of shoulder, elbow, hip, knee or ankle	25
Of wrist or lower jaw	15
Of thumb or fingers	10
Excision of shoulder, hip or knee joint	100
Of elbow, wrist or ankle joint	50
Of toe or toes	25
Eye, ear, nose or throat (any cutting operations)	10
Felon (incision)	5
Fractures, reduction of nose, lower jaw, collar bone or shoulder blade	25
Of breast bone	10
Of rib or ribs	10
Of upper arm	35
Of forearm (one or both bones)	25
Of wrist or hand	15
Of fingers	10
Of any part of the bones of the pelvis or sacrum	50
Of coccyx	10
Of thigh	75
Of knee cap or leg bones (one or both)	50
Of bones of foot	15
Of toes	10
Ganglion (cystic tumor of tendon sheath), incision and curetting	15
Gunshot wounds, treatment not necessitating amputation or laparotomy	25
Hernia (abdominal), any cutting operation for the radical cure of the reducible, irreducible or strangulated form	100
Hydrocele, tapping, incision or excision of sac	25
Ingrowing toe nail, removal	10
Intestinal obstruction (see laparotomy)	
Kidney, fixation or removal	100
Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision)	100
Lithotomy (operation for removal of stone in bladder), any cutting	100
Mastoiditis, operation for	50
Necrosis (death of bone), sequestrotomy (removal of dead bone)	35
Esophogotomy for stricture or other cause	100

Peritonitis (see laparotomy)	100
Paracentesis, tapping of abdomen	25
Of bladder	25
Of ear drum	15
Rectum, operation of hemorrhoide (external or internal), excision or ligation	25
Prolapsed, operation for	25
Fistula in ano, incision	25
Polypus, extirpation	25
Malignant stricture, excision or colostomy	100
Skull trephining for fracture or other cause	100
Synovitis (inflammation of the lining membrane of a joint), incision	25
Tetanus, injection of anti-tetanic serum into frontal lobe of brain	100
Tumors, extirpation from any part of the body, benign	15
Malignant	50
Varicose veins, ligation or excision	25
Varicocele (acupressure), ligation or excision	25
Wounds of scalp or other parts, saturing	5

INCREASED INDEMNITIES.—In consideration of the continuous renewal of this policy by the payment of annual premiums in advance and no prior claim having been paid hereunder, the company will increase the payment for any and all indemnities herein provided in accordance with the following table:

2nd year	2	per cent	increase
3rd "	3	"	"
4th "	4	"	"
5th "	5	"	"
6th "	6	"	"
7th "	7	"	"
8th "	8	"	"
9th "	9	"	"
10th " and thereafter	10	"	"

DOCTOR'S BILL.—In the event of an accidental injury not resulting in any of the ten losses specified herein as ordinary accident Indemnities but requiring treatment by a physician, the company will reimburse the assured for the expense thereof not exceeding a sum equal to the weekly indemnity for one week as stipulated in this policy, but in no event exceeding $25, provided that written notice of such accident is given as provided herein and that the affidavit of the assured on the blank furnished by the company and the physician's receipt is furnished to the company at its home office in New York City within thirty days of the event causing the injury.

THE POLICY FORM.—PERFECTED DISABILITY POLICY.

PRINCIPAL SUM, $5000 ANNUAL PREMIUM, AGES 18 TO 50, $60.
MAXIMUM SUM, $15,000. AGES 51 TO 60, $70. CLASSES 1 AND 2.

New Amsterdam Casualty Company, hereinafter called the company, agrees to pay to the person described as the assured in the schedule endorsed hereon and hereby made a part hereof, or in the event of the accidental death of such person, to the beneficiary designated in said schedule, if surviving, otherwise to the executors or administrators of the assured, subject to the terms, definitions and warranties herein set forth, (1) for bodily injuries or death not intentionally inflicted by the assured, which independently of all other causes are effected solely and exclusively by external, violent and accidental means, and (2) for disability from illness or disease as hereinafter defined, the following indemnities:

(B) MINIMUM ACCIDENT INDEMNITIES.—For loss of life, or both hands, or both feet, or one hand and one foot, or sight of both eyes, by accident, $5000; one hand or one foot, by accident, $2500; sight of one eye, by accident, $1666; time from total disability by accident, $25 per week, but not exceeding in the aggregate $5000; for loss of time from partial disability by accident, an amount not exceeding $20 per week nor less than $5 per week for a term not exceeding 26 consecutive weeks.

Double above amounts are payable only if any loss designated above is sustained by the assured as follows: (a) While riding as a passenger in or on a public conveyance propelled by steam, electricity, compressed air, naphtha, gasoline or cable and regularly provided by a common carrier for the transportation of passengers; or (b) while riding as a passenger in any passenger elevator; or (c) while within any burning building as owner, guest, tenant or employee; or (d) in direct consequence of cyclones or tornadoes.

(C) ILLNESS AND DISEASE INDEMNITIES.—For loss of sight of both eyes from disease, use of both hands or both feet, or one hand and one foot, from paralysis, $2500; time from total disability from any disease or illness, $25 per week for a term not less than one week nor exceeding 26 consecutive weeks. For loss of time from partial disability from any disease or illness eight dollars per week for a term following a period of total disability which taken together shall not exceed 26 consecutive weeks. For loss of time from involuntary quarantine $25 per week for a term not exceeding ten consecutive weeks.

(D) SURGICAL INDEMNITIES—For surgical operations, the sum specified for each in the list of operations endorsed hereon for one such operation only as the result of any one loss from disease or illness or by accident and covered by this policy, within ninety days from the commencement of disability from such disease or illness or injury in addition

to the indemnity specified otherwise by this policy. Operations not named in the list of operations are not covered.

(E) OPTIONAL INDEMNITIES.—For any one of the injuries specified in the list of specific indemnities hereinafter given, the sum stated therein, in lieu of any weekly indemnity for either total or partial loss of time, provided the assured shall elect to receive such specific indemnity and shall so notify the company at its home office in New York City within ten days of the event causing the injury.

(F) SPECIAL INDEMNITIES.—This policy does not exclude indemnity for loss by accident as herein provided caused or contributed to wholly or partly, directly or indirectly by sunstroke, freezing, anaesthetics, gas, septicaemia, narcotics, poison, shooting, intoxicants, asphyxiation or hydrophobia, but in any such event the liability of the company shall be one-half the amount of the "(B) Minimum Accident Indemnities" specified for such loss.

(G) BENEFICIARY INDEMNITIES—In case one person only who is over eighteen and under sixty years of age is specifically named in the said schedule as beneficiary, then and not otherwise, the company agrees to pay, in consideration of the premium, to the said beneficiary, or in the event of the accidental death of the said beneficiary in the manner stipulated in this paragraph, then to the assured, the indemnities specified below in this paragraph, provided, that such bodily injuries as aforesaid are sustained by the said beneficiary as follows: (a) While riding as a passenger in or on a public conveyance propelled by steam, electricity, compressed air, naphtha, gasoline or cable, and regularly provided by a common carrier for the transportation of passengers; or (b) while riding as a passenger in any passenger elevator; or (c) while within any burning building as owner, guest, tenant or employee; or (d) in direct consequence of cyclones or tornadoes.

LIFE, LIMB, SIGHT.—For loss of life or both hands or both feet or one hand and one foot or sight of both eyes by accident, $5000; one hand or one foot by accident, $2500.

SURGICAL.—For surgical operations the full sum specified for each in the list of operations endorsed hereon, for one such operation only as the result of any one loss by accident, so sustained and covered by this policy, within ninety days from the date of the event causing the injury, in addition to the indemnity otherwise provided by this paragraph. Operations not named in the list of operations are not covered.

SPECIFIC.—For any one of the injuries specified in the list of specific indemnities hereafter given the amounts stated in column No. 1 of said list.

(H) ANNUAL INCOME FOR BENEFICIARY OR ASSURED—In the event of any loss by accident covered by this policy, involving the payment of any indemnity other than weekly indemnity, the assured or the beneficary as the case may be, shall have the option of acting to receive in lieu thereof an income of $211 per year for a period of five years for each $1000 of indemnity which would otherwise be paid and in the event of the death of the person to whom such yearly income is payable, before the termination of the said period of five years, the annual income for the remainder of the said period shall be payable to the executors or administrators of such person.

DEFINITIONS.

Loss of life by accident shall be deemed to mean death within ninety days of the event causing such bodily injuries as aforesaid.

Loss of hand or hands by accident or loss of foot or feet by accident shall be deemed to mean the actual separation thereof at or above the wrist or ankle within ninety days of the event causing such bodily injuries as aforesaid.

Loss of sight of eye or eyes by accident shall be deemed to mean incurable, permanent and total blindness thereof occurring within ninety days of the event causing such bodily injuries as aforesaid.

Loss of time from total disability by accident shall be deemed to mean that the assured is immediately, continuously and wholly disabled and prevented from performing any and every part of the duties pertaining to his occupation, provided the same shall not result from loss of limb or of sight.

Loss of time from partial disability by accident shall be deemed to mean that the assured, immediately following the event causing the injury, or immediately following a period of loss of time from total disability as defined herein; is continuously and wholly disabled and prevented from performing some material part of the important daily duties pertaining to his occupation, provided, the same shall not result from loss of limb or of sight.

Loss of sight of both eyes from disease shall be deemed to mean permanent and total blindness thereof occurring within one year of the date of this policy or any renewal thereof due independently of all other causes to disease covered by this policy which shall be contracted by the assured during the period of this policy and which shall not result in death but by reason of such blindness shall render the assured wholly and permanently unable to engage at any time thereafter in any work or occupation for wages or profit, provided always that satisfactory proof shall be furnished to the company of the continuance of such condition for a period of at least fifty-two consecutive weeks.

Loss of the use of hands or feet or of hand and foot from paralysis shall be deemed to mean the entire loss of the use thereof occurring within one year of the date of this policy or any renewal hereof due independently of all other causes to permanent paralysis caused by disease covered by this policy which shall be contracted by the assured during the period of this policy and which shall not result in death, but by reason of such paralysis shall render the assured wholly and permanently unable to engage at any time thereafter in any work or occupation for wages or profit, provided always that satisfactory proof shall be furnished to the company of a continuance of such conditions for a period of at least fifty-two consecutive weeks.

Loss of time from total disability from any disease or illness shall be deemed to mean such loss for a period not less than one week during which the assured by actual confine-

ment within doors is, independently of all other causes, continuously and wholly disabled and prevented from performing any and every part of the duties pertaining to his occupation by reason of bodily illness or disease not hereinafter excepted.

Loss of time from partial disability from any disease or illness shall be deemed to mean that the assured, immediately following a period of loss of time from total disability from any disease or illness as defined herein and covered by this policy, and while convalescing therefrom is continuously and wholly disabled and prevented from performing any and every part of the duties pertaining to any business or occupation, although not confined within doors.

Loss of time from involuntary quarantine shall be deemed to mean such loss in the event that any member of the family of the assured or any of the passengers or crew of a steamship on which the assured is a passenger shall contract an infectious or contagious disease, and the assured by reason thereof shall, under the instruction of a board of health or other official authority competent thereto, be involuntarily quarantined and confined within doors or to the ship as the case may be and prevented from performing any and every part of the duties pertaining to his occupation.

TERMS.—(1) Written notice of any loss for which claim is to be made, with full particulars thereof, must be given to the company at its home office in New York City by the assured, the beneficiary or a legal representative as early as shall be reasonably possible after the event causing the injury and after the commencement of any illness or disease. Affirmative proof of death or of loss of hand or foot or of sight by accident or of duration of any disability must also be furnished to the company at its home office in New York City within two months of the time of death or of loss of hand or foot or of sight or of the termination of disability. Affirmative preliminary proofs of loss of sight from disease or of loss of use of limbs from paralysis must also be furnished to the company within two months, and affirmative final proofs after twelve months and within fourteen months from date of beginning of such blindness or paralysis. Legal proceedings for recovery hereunder shall not be brought before the expiration of three months from date of filing final proofs at the home office of the company in New York City, nor shall such proceedings be brought at all unless begun within seven months from the time when right of action shall accrue as provided by this paragraph. Such proofs must be made under oath on forms provided by the company, but the delivery of such form or its receipt or retention by the company shall not be a waiver of any of its rights. Claims not made in accordance with the provisions of this policy will be forfeited to the company.

(2) This insurance does not cover disability resulting from voluntary or unnecessary exposure to contagion or infection; nor any disease or illness contracted while engaged in military or naval service; nor any disease for which the assured is not treated by a licensed physician; nor women except as beneficiary; nor persons under eighteen or over sixty years of age. The company shall not be liable for more than ten per cent of the indemnity provided herein by reason of any claim resulting from any disease or illness contracted within fifteen days from noon of the day this policy is issued. The indemnities specified in (A) "Maximum Accident Indemnities," shall not apply to bodily injuries or death sustained while getting on or off or being upon the step or steps of any railway or street railway car.

(3) This insurance covers disease or illness contracted and suffered within the limits of the United States, Canada and Europe only.

(4) If the assured shall have become entitled to indemnity for disability on account of accidental injuries, the company shall not, for the same period of time, be liable for any disability on account of illness or disease.

(5) No claim shall be valid under any and all policies held by the assured in this company in excess of the greatest sum payable for such claim under any one policy without the consent of the company endorsed on all policies covering such excess and signed by an officer of the company at the home office; and all such insurance in excess of such sum shall be void. Premiums paid for such excess insurance will be returned on demand.

(6) Loss of sight or hearing or loss of hand or foot or loss or impairment of reason shall immediately terminate this insurance; in such event the unearned premium *pro rata* will be returned to the assured on demand.

(7) If the assured or beneficiary shall suffer a loss as herein provided, any physician authorized by the company shall have the right and opportunity when and so often as he may deem necessary to examine the person or body of the assured or beneficiary in respect to such claim. If an autopsy is held, such physician shall have the right and opportunity to be present and participate.

(8) No claim shall be valid for more than one of the losses or indemnities specified in this policy except that a claim may be valid for loss of time from total disability and also for loss of time from partial disability; nor shall any claim hereunder be valid for any loss caused or contributed to by disappearance or suicide whether the assured be sane or insane.

(9) All claims shall be subject to proof of interest and no assignment of interest shall be valid without the consent of the company endorsed hereon and signed by an officer of the company at the home office.

(10) If the assured shall sustain any loss covered hereby while in an occupation or exposure classed by the company as more hazardous than that stated in the said schedule, this policy shall not be forfeited thereby, but the liability of the company thereunder shall be only for the amount of insurance that the premium paid would purchase in such more hazardous class.

(11) The payment of any loss other than weekly indemnity or surgical indemnity hereunder shall terminate this policy.

(12) In any matter relating to this insurance no person shall be deemed an agent of the company who is not duly authorized in writing.

(13) The insurance hereunder shall be in force for the period of time stated in the said

schedule provided the premium is paid prior to the occurrence of any accident, illness or disease, by reason of which claim is made.

(14) This policy may be canceled by the company at any time by written notice mailed to the assured at the address given in the said schedule, together with the check of the company for the unearned portion of the premium, and such check shall be deemed a sufficient tender.

(15) No agent has any authority to change this policy or to waive any of its provisions, nor shall notice to any agent or knowledge of any agent or of any other person be held to effect a waiver or change in this contract or any part of it. No change whatever in this policy and no waiver of its provisions shall be valid without the consent of the company endorsed hereon and signed by an officer of the company at the home office.

(16) This agreement is made in consideration of the premium and of the statements contained in the said schedule, which statements the assured makes on acceptance of this policy and warrants to be true.

In witness whereof, the New Amsterdam Casualty Company has caused this policy to be executed at the city of New York, but the same shall not be binding upon the company until countersigned by a duly authorized representative of the company.

LIST OF SPECIFIC INDEMNITIES.—For loss of one or more fingers (at least one entire phalanx), $150; one or more entire toes, $200; for complete hernia caused solely and directly by accidental injury, $70; for complete dislocation of the shoulder, $100; elbow, $100; wrist, $125; hip, $300; knee, $150; any bones of foot, $150; ankle, $150; two or more toes, $50; two or more fingers, $50; for the complete fracture of bones, of the skull, both tables, $325; lower jaw, $75; collar bone, $150; pelvis, $250; thigh, $300; leg, $300; knee cap, $200; arm, between elbow and shoulder, $300; forearm, between the wrist and elbow, $150; two or more ribs, $100; foot, $125; hand, $125; two or more toes, $100; two or more fingers, $100.

NOTE.—The above specific indemnities are paid the beneficiary under the travel combination clause and are doubled to the insured under the travel combination clause.

LIST OF OPERATIONS.—Amounts payable in addition to other indemnity.—(See complete Indemnity Policy, page 148.)

CUMULATIVE AGREEMENT.—In consideration of the continuous renewal of this policy by the payment of annual premiums in advance, the company will increase the payment for the following indemnities on each consecutive renewal five per cent of the amounts payable in the first year until such additions shall amount in the aggregate to fifty per cent (50%) of the original indemnities, and thereafter so long as this policy shall remain in force the insurance shall be for the original sums plus all of the accumulations:

THIS POLICY PROVIDES PAYMENT OF DOCTOR'S BILL AS FOLLOWS: In the event of an accidental injury not resulting in any of the losses specified herein as (A) or (B) accident indemnities, but requiring treatment by a physician, the company will reimburse the assured for the expense thereof, but in no event exceeding twenty-five dollars, provided that written notice of such accident is given as provided herein and that the affidavit of the assured on the blank furnished by the company and the physician's receipt is furnished to the company at its home office in New York City within thirty days of the event causing the injury.

SYNOPSIS OF COMBINATION ACCIDENT AND ILLNESS POLICY.

PRINCIPAL SUM, $5000. ANNUAL PREMIUM, CLASS 1, $35;
MAXIMUM SUM, $15,000. CLASS 2, $40; CLASS 3, $55.

This policy provides the following indemnities:

For loss of life, $5000; both hands, $5000; both feet, $5000; both eyes, $5000; hand and foot, $5000; one hand, $2500; one foot, $2500; one eye, $1,666.66. Weekly indemnity, total disability, limit 200 weeks, $25; weekly indemnity, partial disability, limit 26 weeks, $5 to $40.

TRIPLE INDEMNITY is paid for loss of life, both hands, both feet, both eyes or hand and foot, and is made in ten annual payments or discounted for an immediate cash payment, if the assured, while riding as a passenger in a public conveyance provided by a common carrier, is injured by any accident causing material damage to the conveyance.

DOUBLE INDEMNITY is made in one payment for any loss sustained by the assured (a) while riding as a passenger in or on a public conveyance propelled by steam, electricity, compressed air, naphtha, gasoline or cable, and regularly provided by a common carrier for the transportation of passengers; or (b) while riding as a passenger in any passenger elevator; or (c) while within any burning building as owner, guest, tenant or employee, or (d) in direct consequence of cyclones or tornadoes.

ORDINARY INDEMNITY is payable for accidents which occur—while not traveling—in the usual pursuits of daily life.

Pays $25 per week, not exceeding 26 weeks, against illness, if the insured suffers from any of the following diseases: Acute cerebral meningitis, angina pectoris, angina ludovici, appendicitis, Asiatic cholera, brain fever, cancer, cerebral apoplexy, cerebral embolism, chicken-pox, cirrhosis of the liver, calculus (renal) diphtheria, diabetes, endocardits, epilepsy, epitheliona, erysipelas, felon, gall stones, goitre, hepatitis, inflammation of gall bladder, malignant pustule, mastoiditis, mumps, measles, pericarditis, pneumonia, pleurisy, perityphlitis, perihepapitis, peritonitis, scarlet fever, small pox, scarlatina, sarcoma, typhoid fever, typhus fever, typhlitis, tubercular meningitis, varioloid.

Also pays for loss of sight from disease, both hands, both feet, hand and foot from paralysis, $2500.

Pays doctors' bills, surgical operations, bonus for renewal.

BENEFICIARY.—*This policy contains the beneficiary clause, insuring without any additional charge, the beneficiary against* travel accidents with special features, fixed indemnities and surgeons' fees, the principal sum being $5000.

North American Accident Insurance Company,

CHICAGO, ILL.

Commenced Business 1886. E. C. WALLER, President. A. E. FORREST, Secretary.

The North American issues a variety of forms of both accident and health contracts, the principal one being the $10,000 "Gold Bond Disability," at $60 yearly, text of which is given below. The accident policy is sold with the same conditions, without the sickness benefit, at $30 a year. Special contracts for other more hazardous occupations are made.

For a weekly indemnity of $5 and $1000 death, the rates in general use are as follows: Class A, Select, $4; B, Preferred, $5; C, Ordinary, $7.50; D, Medium, $10; E, Special, $12.50; F, Hazardous, $15; G, Engineer's class, $18.

Combination accident and health policies under Class A insure for $25 per week during disability caused by illness, additional premium being $10 per year, or $2 for each $5 weekly indemnity.

AGE LIMITS.—Eighteen to sixty-five.

POLICY FORM—ACCUMULATIVE GOLD BOND DISABILITY.
PRINCIPAL SUM, $5000–$10,000. WEEKLY INDEMNITY, $25–$50.
MAXIMUM INDEMNITY, $15,000. ANNUAL PREMIUM, $60.

The North American Accident Insurance Company, Chicago, Ill. (hereinafter called the company), in consideration of the premium and of the agreements and statements in the schdeule of warranties hereinafter contained and made a material part hereof, which statements the insured makes on the acceptance of this policy and warrants to be true, does hereby insure the person described in said schedule (herein called the insured), subject to all the provisions and conditions herein contained and endorsed hereon, which are conditions precedent, for the term mentioned in said schedule, beginning at twelve o'clock noon, standard time, of the day this policy is dated, against the effect of bodily injury caused solely and directly by external, violent and accidental means, as follows, to wit:

PART I.—TOTAL LOSSES.

1. If any one of the following losses shall result solely and exclusively from such injury within ninety days from the date of accident, the company will pay in lieu of any other indemnity the amount stated under Section B.

PAYMENTS IN ONE SUM.—For loss of life, or both hands, or both feet, or one hand and one foot, or entire sight of both eyes, $5000; for loss of either hand or either foot, $2500; for loss of entire sight of one eye, $1000.

NOTE.—Above amounts increase ten per cent each year for five years, and are doubled under Part IV of policy.

2. In event of death the principal sum insured shall be payable to the beneficiary named in said schedule, if surviving, or in event of prior death, to the executor or administrator of said insured.

PART II.—TEMPORARY DISABILITY FROM INJURIES.

TOTAL LOSS OF TIME.—Or, if the effect of the bodily injury, as defined in Clause A hereof shall not result in any of the total losses enumerated in Part I, but shall, from the date of the accident, wholly and continuously disable and prevent the insured from transacting any and every kind of business or labor, the company will pay him, while so disabled, for a period not exceeding two hundred consecutive weeks, a weekly indemnity of $25.

PARTIAL LOSS OF TIME.—Or, where the injury defined as aforesaid, shall not wholly disable the insured, but shall continuously disable and prevent him from performing fully work essential to his duties, the company will pay him, while so disabled, for a period not exceeding twenty-six consecutive weeks, a weekly indemnity of not less than one-fifth or more than four-fifths of the sum per week provided for total disability, the amount to be determined by the company as between the minimum and maximum sums

4. (DOUBLE INDEMNITIES.)—Or, if such injuries shall be sustained (1) while the insured is actually riding as a passenger in or on any regular passenger conveyance provided by a common carrier of passengers for compensation; or, (2) while riding within a regular passenger elevator; or, (3) in consequence of the burning of a building in which the insured shall be at the commencement of the fire, then and in that case, he or his beneficiary, as the case may be, shall be entitled, in the event of such total loss, to the *amount which* is provided under Section A of Provision 1 hereof for total loss, or if for *weekly indemnity*, as provided in Provision 2 or 3 hereof, then double the sum provided *in said Provision 2 or 3.*

5. (*PHYSICIAN'S* BILLS FOR INJURIES NOT CAUSING DISABILITY.)—If any injury does

not result in a loss specified herein, but requires treatment of the insured by a physician, the company will reimburse the insured for the cost thereof, not to exceed $25, provided the physician's receipt, and affidavit on the company's blank, is furnished to the company within thirty days of the event causing injury.

6. (TEN PER CENT ACCUMULATION.)—In consideration of the payment by the insured of the premium upon the issuance of this policy, and the issuance of each consecutive renewal hereof, the company hereby agrees, upon each full year's renewal, during a term not exceeding five years, to increase the amounts of the benefits herein provided for death, dismemberment, loss of sight or loss of time of the insured, at the rate of ten per cent of the said (original) amounts.

7. (TEMPORARY DISABILITY FROM SICKNESS.)—Or, if the insured shall be necessarily and continuously confined within the house and regularly visited there by a licensed physician by reason of illness from any disease or sickness that is contracted and begins after this policy has been in force for fifteen days, the company will pay for the number of consecutive weeks of such confinement, not exceeding twenty-six consecutive weeks, $25 a week. And if during the convalescing of the insured by reason of such illness he shall be disabled from attending to any and every kind of business, though not confined to the house, he shall be paid at the rate of one-half of the sum provided for confinement to house, combined period not to exceed twenty-six consecutive weeks.

8. (PERMANENT DISABILITY FROM SICKNESS.)—Or, if the insured shall, during the term of this policy, contract any disease that shall not result in death but shall result, independently of all other causes, within one year from the date of this policy or any renewal hereof, in the entire and irrecoverable loss of the sight of both eyes or in incurable paralysis, whereby the insured shall, within the said year, entirely lose the use of both hands or both feet or of one hand and one foot, and by reason of either of said conditions has been for one year, and will thereafter, and during his life, be permanently disabled from engaging in any work or occupation for wages or profit, the company will pay $2500.

9. (BENEFICIARY BENEFITS.)—Or, in case a beneficiary other than the insured or his legal representatives is specifically named in the schedule of warranties endorsed on this policy, and said beneficiary is over eighteen and under sixty years of age, then and not otherwise this policy shall, in consideration of the premium, insure the person named as beneficiary in the said schedule, as follows: Against any one of the following losses, resulting within ninety days from date of accident (suicide, sane or insane, not included) and caused solely and exclusively by injuries covered by this policy and sustained by said beneficiary (1) while actually riding as a passenger in or on any regular passenger conveyance provided by a common carrier of passengers for compensation; or, (2) while riding within a regular passenger elevator; or, (3) in consequence of the burning of a building in which said beneficiary shall be at the commencement of the fire, in the following sums: Payment for loss of life, or both hands, or both feet, or one hand and one foot, or entire sight of both eyes, $5000; one hand or one foot, $2500. The amount above provided in the event of loss of life of beneficiary shall be payable to the insured herein named, and in case of death of insured and beneficiary in or as a result of the same disaster the company shall not be liable for any sum under this provision (9). In event that more than one person is named as beneficiary, in this policy, the company shall not be liable, under Provisions 9, 10 or 13, for fatal or non-fatal injuries to any of beneficiaries named herein. The payment of death or other benefit as above provided under this section shall terminate the policy.

FOR LOSS OF TIME.—In case of non-fatal injury other than those referred to in the foregoing paragraph, sustained as provided in Provision 9 hereof, and which shall, independently of all other causes and from date of accident, totally and continuously disable and prevent the said beneficiary from attending to any and every kind of duty pertaining to his or her usual occupation or employment, the company will pay said beneficiary while so disabled, for a period not exceeding ten consecutive weeks, a weekly indemnity of $15.

FIXED INDEMNITIES FOR INJURIES TO BENEFICIARY.—If an injury specified in Provision 10, entitled "Fixed Indemnity for Specific Injuries When Desired," is sustained by the beneficiary in accordance with the terms of this Provision 9, the company will pay said beneficiary one-half the indemnity specified in the schedule of fixed indemnities for such injury, provided always, however, that no claim for more than one of the losses in this Provision 9, the result of any one accident, shall be valid.

10. (FIXED INDEMNITY FOR SPECIFIC INJURIES WHEN DESIRED.)—If the insured shall suffer a non-fatal injury specified in the schedule of fixed indemnities set forth below, he may, subject to all the conditions, provisions and agreements of this policy, elect to receive, in lieu of all other sums provided under this policy, indemnity as specified in said schedule of fixed indemnities for such injury, provided such insured signifies his choice in writing, addressed to the company at Chicago, Ill., within two weeks from the date of an injury for which claim is made under this policy.

SCHEDULE OF FIXED INDEMNITIES.—For the complete fracture of bones of the skull, both tables, $325; lower jaw, $75; clavicle (collar bone), $150; scapula (shoulder blade), $175; scapula (shoulder blade with complications), $200; thigh, $300; thigh (involving the hip joint), $325; leg (below the knee), $200; patella (knee cap), $200; patella (with serious knee joint complications), $225; arm, between elbow and shoulder, $300; forearm between wrist and elbow, $150; two or more ribs, $75; the hand, $75; the foot, $75; Colles' fracture, $150; Pott's fracture, $200. For complete dislocation of the shoulder, $75; elbow, $100; wrist, $100; hip, $300; knee, $150; any bones of foot or toe, $75; ankle, $125. For loss, by severance, within ninety days from date of the accident, of one or more fingers (at least one entire phalanx), $100; one or more entire toes, $150. Provided, however, that no claim for more than one of the losses in said schedule, the result of any one accident, shall be valid.

11. (*DOUBLE BENEFITS.*)—If such injury shall be sustained (1) while the insured *is actually riding as a passenger* in or on any regular passenger conveyance provided by

a common carrier of passengers for compensation; or, (2) while riding in a regular passenger elevator; or, (3) in consequence of the burning of a building in which the insured shall be at the commencement of the fire, then and in that case he shall be entitled to double the amount of fixed indemnity provided above for such injury.

12. (SPECIAL INDEMNITIES.)—If death of the insured, caused by external, violent and accidental means shall, within ninety days after date of exposure, result, independently of all other causes, from sunstroke, freezing or hydrophobia, the company will pay the beneficiary named herein $5000, or in event of prior death, to the executors or administrators of the insured.

13. (SURGEON'S FEES OR HOSPITAL EXPENSES FOR OPERATIONS ON INSURED OR BENEFICIARY.)—If injuries sustained, or illness contracted, by the insured within the term of this policy shall, within ninety days from the date of commencement of disability from such injuries or illness, necessitate a surgical operation named in the following schedule of operations, the company will pay the insured, in addition to the weekly indemnity provided, the sum set opposite such operation in said schedule; and for any of the operations named necessitated by injuries mentioned in Provision 9, and sustained by the beneficiary, the company will pay the beneficiary, in addition to the indemnity provided, one-half the sum set opposite such operation in schedule.

SCHEDULE OF OPERATIONS.—Appendicitis (see laparotomy), $100. Aneurism (tumor of artery)—ligation, $50. Amputation of foot, hand or forearm, $25; leg or arm, $50; thigh, $100; finger or fingers, $10. Abscess or boil—incision, $5. Bone abscess—trephining, $25. Bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, $50. Carbuncle—incision and treatment, $10. Caries (bone ulcer)—curetting, $15. Dislocations—reduction of shoulder, elbow, hip, knee or ankle, $25; wrist or lower jaw, $15; thumb or fingers, $10. Excision of shoulder, hip or knee joint, $100; elbow, wrist or ankle joint, $50; toe or toes, $25. Eye, ear, nose or throat—any cutting operation, $10. Felon—incision, $5. Fractures—reduction of nose, lower jaw, collar bone or shoulder blade, $25; breast bone, $10; rib or ribs, $10; upper arm, $35; forearm (one or both bones), $25; wrist or hand, $15; fingers, $10; any of the bones of the pelvis or sacrum, $50; coccyx, $10; thigh, $75; knee cap or leg bone (one or both), $50; bones of foot, $15; toes, $10. Ganglion (cystic tumor of tendon sheath)—incision and curetting, $15. Gunshot wounds—treatment not necessitating amputation or laparotomy, $25 Hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $100. Hydrocele—tapping—incision or excision of sac, $25. Ingrowing toe nail—removal, $10. Intestinal obstruction (see laparotomy). Kidney—fixation or removal, $100. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision), $100. Lithotomy (operation for removal of stone in bladder)—any cutting, $100. Mastoiditis—operation for, $50. Necrosis (death of bone)—sequestrotomy (removal of dead bone), $35. Æsophagotomy for striucture or other cause, $100. Peritonitis (see laparotomy), $100. Paracentesis—tapping of abdomen, $25; bladder, $25; eardrum, $15. Rectum—operation for hemorrhoids (external or internal)—excision or ligation, $25; prolapsed—operation for, $25; fistula in ano—incision, $25; polypus—extirpation, $25; malignant stricture—excision or colostomy, $100. Skull trephining for fracture or other cause, $100. Synovitis (inflammation of the lining membrane of a joint)—incision, $25. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, $100. Tumors—extirpation from any part of the body—benign, $15; malignant, $50. Varicose veins—ligation or excision, $25. Varicocele—acupressure—ligation or excision, $25. Wounds of scalp or other parts—suturing, $5.

Or, if such injury to the insured or the beneficiary shall necessitate any one of the surgical operations named in the foregoing schedule, and such operation is performed in an incorporated hospital, the insured or the beneficiary may elect to receive, in lieu of the amount stipulated as surgeon's fee for such operation and in addition to the indemnity provided, an additional weekly indemnity for the period of confinement in said hospital not exceeding twelve (12) consecutive weeks, as follows: Hospital expenses for the insured, $12.50 per week; hospital expenses for the beneficiary, $6.25 per week, provided written notice of his or her choice of this benefit shall be given to the company at Chicago within two weeks of the date of the accident. In either event such an amount shall not be payable for more than one operation as the result of any one accident.

14. (REGISTRATION AND IDENTIFICATION.)—In consideration of the receipt at the home office of the premium for this policy, the company has placed the insured's name on its registration list. If the insured shall, by reason of injury, during the time this policy is in force, be physically unable to communicate with friends, the company will, upon receipt of a telegram or other message giving this policy number, immediately transmit to the relatives or friends of the insured any information respecting him, and will defray all expenses necessary to put the insured in communication with, and in the care of friends, providing such expense shall not exceed the sum of one hundred dollars ($100).

15. (ANNUAL INCOME FROM TWENTY-YEAR GOLD BONDS.)—The principal sum insured under this policy shall be payable, at the option of the beneficiary, in United States gold coin, or its equivalent, or in twenty-year four per cent gold bonds of the North American Accident Insurance Company. These bonds will be registered or made payable to bearer as desired, and interest will be paid annually during the twenty years, at the end of which period the full amount of the bonds will be paid.

GENERAL AGREEMENTS.

16. Written notice of any injury, fatal or non-fatal, or of any sickness, for which claim can be made, shall be given to the company at its home office at Chicago, within ten days of the occurrence of the accident, or commencement of sickness, and failure to give such *written notice within ten* days from the date when it becomes possible to give such notice *of injury, fatal or non-fatal*, or in case of sickness within ten days from date of commencement of sickness, shall invalidate any and all claims under this policy. Affirmative proof

of loss under Provisions 1, 2, 3, 4, 7, 8, 9 and 12, verified by physician, shall be furnished within sixty days from the time of death, or loss of limb, or of sight, or of the termination of temporary disability. No suit shall be maintainable before three months after the date of the filing of the required proof of loss, or brought at all unless begun within twelve months from date of death, or loss of limb or sight, or of termination of disability.

17. This insurance covers disability from disease or sickness only when the disease or sickness is contracted and the disability sustained within the limits of the United States, Canada, Mexico or Europe, excluding any territory of the United States acquired since 1897. This insurance does not cover disability, temporary or permanent, from any disease or sickness commencing within fifteen days from noon of the date of this policy, nor from disease or sickness commencing while engaged in military or naval service, nor from disease or sickness where disability is of less than seven days' duration.

18. If the insured is injured, fatally or otherwise, after having changed his occupation or duties to one classified by this company as more hazardous than that herein stated, or is injured, fatally or otherwise, while engaged in any occupation, duty, exposure or risk classed by the company as more hazardous than that stated in the insured's warranty as to occupation and duties, the company's liability shall be only for such proportion of the principal sum or indemnity, as the premium paid by him, less the company's charge for insurance under Provisions 7 and 8, will purchase at the manual rate fixed by this company for such more hazardous risk or occupation. Written notice must be given to the company at Chicago, Ill., of any change in occupation or duties.

19. In the event of death caused by suicide of the insured, while sane or insane, or of death within the terms of this policy, following the commission of forgery or embezzlement, the company will pay one-tenth of the amount which would otherwise be payable under this policy, anything herein to the contrary notwithstanding.

20. No claim shall exist for compensation for more than one of the herein-named losses resulting from the same accident, or from the same sickness, or from an accident and a sickness.

21. The company shall have the right and opportunity to examine the person of the insured or the beneficiary when and so often as is required, in case of disability, and also the right and opportunity to make an autopsy in case of death when it so requires.

22. The issue of this policy cancels any insurance of prior date carried by this company on the insured or beneficiary herein named.

23. The double indemnities accruing under Provisions 4 or 11, or the indemnities under Provision 9, shall not apply to any injury (whether fatal or non-fatal) received while entering or leaving, or which may result from an attempt to enter or leave any of the conveyances therein specified.

24. The company may cancel this policy at any time by written notice served upon the insured by a representative of the company, or mailed to the insured at his address as herein given, and consent of the beneficiary shall not be requisite to a surrender of this policy or change of beneficiary. The unearned portion of the premium shall be tendered to the insured, and the company's check for such amount accompanying such notice shall be sufficient tender.

25. Failure to comply with any of the provisions and conditions of this policy shall invalidate all claims hereunder.

26. An agent has no authority to change this policy or to waive any of its provisions, nor shall notice to any agent, or knowledge of his or of any other person prior to the issuance hereof or thereafter, be held to effect a waiver or change in this policy or any part of it. The insurance under this contract will be in force only for the term mentioned in this policy, or the last renewal receipt, and insurance hereunder, or any renewal hereof, shall not take effect unless the premium is paid previous to the date of accident or beginning of illness. No change whatever in this policy, and no waiver of its provisions, shall be valid unless an endorsement is attached hereto, signed by the president or secretary of the company, expressing such change or waiver.

HEALTH INSURANCE.

The general health policy costs $2 for each $5 weekly indemnity, and covers the amount equal to one hundred weeks' indemnity for paralysis resulting in loss of use of two limbs or blindness due to disease.

POLICY FORM—GENERAL.

The North American Accident Insurance Company, Chicago, Ill. (hereinafter called the company), in consideration of the premium, and of the statements in the schedule hereinafter contained, which statements the assured makes on the acceptance of this policy and warrants to be true, does hereby insure, subject to conditions hereof, the person described in said schedule for the period of twelve months, from twelve o'clock noon, standard time, of the day this contract is dated.

TEMPORARY DISABILITY.—1. In the sum of twenty-five dollars per week for loss of time from disability, which shall continuously and wholly disable the insured from transacting any and every kind of business or labor, resulting from any and all diseases or sickness, as follows:

Group A. Appendicitis, Asiatic cholera, acute dysentery, boils, cholera morbus, chicken pox, hydrophobia, measles, mumps, peritonitis, scarlet fever, scarlatina, smallpox, tetanus, *typhus fever, varioloid,* yellow fever.

Group B Congestive fever, colitis, enteritis, entro-colitis, eczema, freezing, gastritis, gastro-enteritis, hepatitis, intermittent fever, jaundice, malarial fever, nephritis, remittent fever, typho-malarial fever, typhoid fever.

Group C Apoplexy, abscess, acute meningitis, Bright's disease, brain fever, cerebro-spinal meningitis, cancer, diabetes, diphtheria, epilepsy, erysipelas, felon, gravel, locomotor ataxia, lung fever.

Group D Asthma, bronchitis, catarrh, diseases of spine, dropsy, fistula, gout, heat prostration, hemorrhoids, influenza, insanity, la grippe, laryngitis, lumbago, nervous prostration, neuralgia, piles, pleurisy, quinsy, rheumatism, septicæmia, tonsilitis, tubercular diseases of any nature, tumor, typhilitis, ulcer, vaccination, varicose veins, or any other disease or sickness not specified herein.

The company assumes no liability in any case where disability is of less than one week's duration. The company will be liable for a period of not more than twenty-six weeks if the disease or sickness causing disability is included under group A, or thirteen weeks if included under group B, or five weeks if included under group C, or two weeks if included under group D.

The company's liability, in the event of the insured's death in consequence of sickness, shall not exceed the amount of weekly indemnity that would otherwise be payable to the insured up to the time of his death.

PERMANENT DISABILITY.—2. In a sum equal to one hundred weeks' indemnity for temporary disability aforesaid, if the insured shall during the term of this policy contract any disease that shall not result in death, but shall result, independently of all other causes, within one year from date of this insurance, or any renewal thereof, in the entire and irrevocable loss of the sight of both eyes, or in incurable paralysis, whereby the insured shall entirely lose the use of both hands or both feet, or of one hand and one foot, and by reason of either of said conditions shall have been for one year, and will be thereafter and during his life permanently disabled from engaging in any work or occupation for wages or profit, said sum to be payable to him upon receipt at the company's home office of satisfactory proof of the above.

3. This insurance covers only such disability as shall confine the insured to his house, under regular treatment of a physician, during the full period for which indemnity is claimed, and does not cover temporary or permanent disability caused by disease or sickness resulting directly or indirectly from the use of intoxicating liquors, anæsthetics or narcotics, or resulting from injury by violence, or from a surgical operation.

4. This insurance does not cover disability, temporary or permanent, from any disease or sickness commencing within fifteen days from noon of the date of this policy; nor does it cover disability, temporary or permanent, for any period for which the insured has made claim or become entitled to indemnity from this or any other company or association, for or on account of injuries by accidental violence.

5. No claim against this company under health policies shall be valid in excess of five thousand dollars for permanent disability, as herein defined, nor for weekly indemnity for temporary disability in excess of the average weekly earnings of the insured, or in excess of fifty dollars per week. If the insured carries health or sick benefit insurance in companies or associations, or both, providing for an aggregate weekly indemnity in excess of his average weekly earnings, this company shall only pay such proportion of this insurance, for either temporary or permanent disability, as such earnings shall bear to the aggregate of the weekly indemnity of the entire insurance so carried.

6. This insurance begins and ends at twelve o'clock noon, standard time, and shall not take effect under this policy, or any renewal hereof, unless the premium is paid previous to commencement of any disease or sickness by reason of which claim is made. The company may cancel this policy at any time by written notice served upon the insured by a representative of the company, or mailed to the insured at his address as herein given. The unearned portion of his premium shall be tendered to the insured, and the company's check for such amount accompanying such notice shall be sufficient tender. This insurance does not cover women nor persons under eighteen or over sixty years of age.

7. If notice is given or claim made hereunder, any physician employed by the company shall have the right and opportunity to examine the person or body of the insured in respect to any alleged disease or sickness, when and so often as such physician may deem necessary.

8. Written notice must be given to the secretary of the company at Chicago, Illinois, of any disease or sickness for which a claim is to be made, with particulars thereof and the full name and address of the insured, and failure to give such written notice within ten days of the commencement of disability or sickness shall invalidate all claims under this policy. Notice given to any agent shall not constitute notice to the said company. Affirmative proof of duration of disability must also be furnished to the company within two months from the termination of temporary disability, which proof must affirmatively establish the fact that the disease or sickness and disability were caused wholly by one or more of the diseases or sicknesses herein above named. Affirmative preliminary proof of permanent disability under clause 2 must be furnished to the company within two months, and affirmative final proof thereof within fourteen months from the date of beginning of permanent total disability. Legal proceedings for recovery hereunder shall not be brought before the expiration of three months from the date of filing final proofs at the office of the company, nor brought at all unless commenced within four months from date of the *termination of such temporary* disability, or within eighteen months from the *commencement of such permanent* disability.

9. This insurance covers only when the disease or sickness is contracted and the disability sustained within the limits of the United States, Canada, Mexico, or Europe, but does not cover disease or sickness contracted, or disability sustained in any part of Alaska or the British possessions in America north of the sixtieth degree of north latitude, and west of the fifty-third degree of longitude west from Washington, D. C., or in any territory of the United States acquired since 1897.

10. An agent has no authority to change this policy or to waive any of its provisions, nor shall notice to any agent, or knowledge of his or any other person, be held to effect a waiver or change in this policy, or any part of it. No change whatever in this policy, and no waiver of its provisions, shall be valid unless an indorsement is added hereto, signed by the secretary of the company, expressing such change or waiver.

In witness whereof, The North American Accident Insurance Company of Chicago, Illinois, has caused these presents to be signed by its president and secretary in Chicago, Illinois, but the same shall not be binding upon the company unless countersigned by a duly authorized and commissioned agent of the company.

This company also issues an industrial policy combining health and accident benefits under one form, premium on which is payable monthly—commonly $1 a month for amounts ranging from $100 to $1000 death and $15 to $100 monthly indemnity, according to classification.

INDUSTRIAL POLICY FORM—"PERFECT PROTECTION POLICY."

CLASS A, PRINCIPAL SUM, $500. MONTHLY ACCIDENT INDEMNITY, $50. MONTHLY ILLNESS INDEMNITY, $40. MONTHLY PREMIUM, $1.50. POLICY FEE, $4.

The North American Accident Insurance Company, Chicago, Illinois (hereinafter called the company).

Does hereby insure Edward Kelly (hereinafter called the insured), in consideration of the warranties and agreements contained in the application herefor, which are hereby made a material part hereof, the payment of the policy fee and the further payment of the premium of $1.50 on or before the first day of April hereafter in advance in class A of said company and subject to conditions of this policy and those endorsed hereon, promises to pay benefits as hereinafter set forth for loss resulting from accident or sickness:

ACCIDENT INDEMNITY.—In the event that the insured, while this policy is in force, shall receive personal bodily injury, of which there shall be visible marks on the body, which is effected directly and independently of all other causes through external, violent and purely accidental means and which causes at once total and continuous inability to engage in any labor or occupation, the company will pay: (a) For loss of life, resulting solely from such injury, and occurring within ninety days from date of accident, a death indemnity of $500, to be paid to his wife, Sarah Kelly, if surviving, otherwise to the estate of the insured, or (b) for the loss of both hands, or of both feet, or of one hand and one foot, all by complete severance at or above the wrist or ankle joint, or for the permanent loss of the entire sight of both eyes, all if the loss results solely from such injury and occurs within ninety days from date of accident, an indemnity equal to that provided in paragraph (a) above written, or (c) for the loss of one hand or of one foot by complete severance at or above the wrist or ankle joint, which results solely from such injury and occurs within ninety days from date of accident, an indemnity equal to one-half of that provided in paragraph (a) above written, or (d) for the permanent and irrecoverable loss of the entire sight of one eye, which results solely from such injury and occurs within ninety days from date of accident, an indemnity equal to one-third of that provided in paragraph (a) above written, or (e) for total loss of time resulting necessarily and solely from injury as before described, an accident indemnity of $50 per month, or at that rate for any proportionate part of a month, shall be paid to the insured for such period of continuous total loss of time for a period not exceeding twenty-four months; or a partial indemnity not exceeding two-fifths of said monthly rate for a disability not at once following such injury and for not exceeding six months; and for partial loss of time actually and necessarily resulting solely from such injury, and for such period not exceeding six months as the insured shall be wholly and continuously disabled and prevented from performing one or more of his important daily duties, an indemnity not exceeding two-fifths of said monthly accident indemnity; provided, however, that such partial loss of time shall follow at once after such injury or at once after a period of total loss of time as before described and that the combined period of total and partial loss of time for which indemnity shall be paid as the result of any one accident shall not exceed twenty-four months.

DOUBLE INDEMNITIES.—If injury as above described is sustained by the insured while riding (1) as a passenger within the enclosed part of any railway passenger car provided for the exclusive use of passengers, and propelled by steam, cable, compressed air or electricity; or (2) as a passenger on board a steam vessel licensed for the regular transportation of passengers; and such injury shall be due directly to or in consequence of the wrecking of such car or vessel, then the company will pay double the indemnity otherwise payable under part one of this policy.

SICKNESS INDEMNITY.—In the event that the insured shall suffer from any bodily sick-

ness or disease, not hereinafter excepted, which is contracted and begins after this policy has been maintained in continuous force and without default in the payment of premium for sixty consecutive days immediately preceding, the company will pay $40 per month or at that rate for any proportionate part of a month for the number of consecutive days, after the first week thereof and not exceeding six months, that the insured, by reason of such sickness, shall be necessarily and continuously confined within the house, and therein be regularly visited by a legally qualified physician; and the company will pay at one-fifth said monthly indemnity rate for such period not exceeding two months, as the insured by reason of a non-confining sickness or by reason of convalescence from a confining sickness, shall be wholly and continuously disabled from engaging in any labor or occupation and be under the regular care of a legally qualified physician, although not confined within the house; provided, that the combined period for which indemnity is payable for sickness shall not exceed six months as result of any one sickness.

The indemnities provided under parts one and three hereof shall be increased ten per cent on any claim accruing after this policy shall have been in continuous force without default for not less than one year immediately preceding date of accident or first day of sickness, or in event of the payment of one year's premium in advance on delivery of policy or on first payment day.

NON-FORFEITABLE PROVISION.—It is hereby agreed that in the event of the death, injury or disability of the insured, as herein provided, while he is engaged, temporarily or otherwise, in any act, calling, occupation, risk or exposure classified as more hazardous than the classification herein given, this insurance shall not be forfeited nor voided, but he or his beneficiaries shall be entitled to recover that indemnity which his payments would have purchased in the more hazardous class, as shown by the company's manual and classification of risks in force at the time of the accident or beginning of illness.

Benefits hereunder shall extend to and cover, subject to non-forfeitable provision, any of those accidental injuries common to all men which may occur while not engaged in any occupation or calling.

Written notice from the insured or his representative, stating the time, place and nature of injury or death, or commencement of sickness, must be mailed to the secretary of the company at Chicago, Illinois, and failure to give such written notice within ten days after the date of such injury, death or commencement of such sickness, shall invalidate any and all claims under this policy.

This insurance shall not take effect until after payment of the policy fee and the delivery hereof to applicant, while in good health and free from injury, and shall continue in force only so long as the premiums required hereon are paid on or before the first day of each month in advance, without notice, to the company at its home office in Chicago, Illinois, or to the person designated in writing by the company to receive them.

This policy shall terminate when the insured reaches the age of sixty-five, and the company's liability is limited after such time, to amount of premium paid after such termination date.

The terms of this policy cannot be waived or altered by any agent or solicitor and no modification or alteration of any of its provisions shall be valid, unless endorsed hereon by the president or secretary of the company.

In witness whereof, the said company has caused this policy to be signed by its president and secretary, but the same shall not be effective until properly dated and countersigned by duly commissioned authority of the company.

CONDITIONS.

This policy is issued to and accepted by the insured subject to the following provisions and conditions, which are referred to in the front hereof, and are a material part of this contract, viz.: It is understood and agreed: (1) That no benefit shall accrue or be paid under more than one of the within paragraphs (a), (b), (c), (d), (e), "two" or "three," (2) That the issuance of this policy cancels all prior policies issued by the company to the insured. (3) That no claim for indemnity in excess of the salary or income of the insured shall be valid. (4) That the company may examine the person or body of the insured in regard to injury, sickness or cause of death, as often as it may deem necessary, and that any refusal on the part of the insured or other person, to permit such examination or an autopsy shall invalidate all claims hereunder. (5) That unless affirmative and final proofs of loss, under oath, are filed with the company, at Chicago, Illinois, within one month from date of death, or loss of limb or sight, or termination of disability, all claims hereunder shall be waived and forfeited to the company. (6) That all benefits shall be due and payable within ninety days of the receipt by the company at its home office of satisfactory final proofs of claim. Legal proceedings for recovery may not be brought within three months from date of filing final proofs, nor brought at all unless begun within twelve months from date of death, or loss of limb or sight, or of termination of disability. (7) If the payment of any renewal premium shall be made after the expiration of this policy or the last renewal receipt, neither the insured nor the beneficiary will be entitled to recovery for any accidental injury happening between the date of such expiration and 12 o'clock noon, standard time, of the day following the date of such renewal payment; nor for any illness originating before the expiration of thirty days after the date of such renewal payment. The acceptance of any renewal premium shall be optional with the company. (8) The company may cancel this policy at any time without prejudice to the rights of the insured to any claim then pending by written notice of cancellation served upon or mailed to the address of the insured as it appears of record with the company, together with the company's check for the unearned portion, if any, of the premium paid, which check shall be sufficient tender. (9) In event of injury, sickness or death, loss of limb or sight, or disability resulting wholly or partially, directly *or indirectly, from* intoxicants or the use of narcotics or while under the influence of *intoxicants or narcotics*, strikes or riots, gas, poison, vapor or anaesthetics, unnecessary ex-

:o apparent danger, intentional injuries inflicted by insured or other person, sur-
ıerations not necessitated solely by injury covered under this policy, and made
ıinety days from date of accident, or from tuberculosis, rheumatism, paralysis,
ɔ, or lame back, sciatica, insanity, dementia, neurasthenia, or any chronic or
l disease, the company's liability shall be limited to one-fifth of the amount which
ıtherwise be payable under this policy. Disability or other loss resulting from
:e, freezing, carbuncles, boils, felons, abscesses, ulcers, blood poisoning, and
with poisonous and infectious substances, is classified as illness, and covered
ler paragraph numbered three hereof, the original cause thereof notwithstanding.
at in case the insured is disabled by accident or sickness for more than one month
is representatives shall as a condition precedent to recovery hereunder make a
ɔ the company once in each month, certified by his attending physician or sur-
lly stating his condition and the probable duration of his disability. (11) The
r may, at its option, deduct at the rate of one monthly premium for each ten
ıf monthly indemnity payable under paragraphs (e), two or three, to be applied
ıce premiums. (12) That the pendency of any claim against the company shall
ve the insured from his obligations to pay in cash all premiums when due. (13)
premiums hereon must be paid either at the home office of the company or to
designated in writing by the company to receive them and if paid to any other
ıch payments shall not be binding upon the company. (14) The consent of the
ry shall not be requisite to a surrender of this policy nor to a change of beneficiary.

The Ocean Acc. and Guarantee Corporation, Ltd.

LONDON, ENGLAND.

Commenced Business 1869. United States Head Office, 350 Broadway, New York.
OSCAR ISING, United States Manager.

The Ocean Accident & Guarantee Corporation issues a straight accident policy, the "Ideal," for a premium of $4 per $1000; two combination forms, namely, the "Acme Accumulation," which pays "Double Indemnities" for steam railroad and other travel accidents and grants a ten per cent accumulation, and a "Triple" policy which pays triple indemnities for steam railroad accidents and double indemnities for other travel accidents; the combination policies sell for a premium of $5 per $1000; a health policy, "Ideal," which covers all diseases, the premium of which is $7 for each $5 of weekly indemnity. This policy is issued only in conjunction with an accident policy; two forms of disability policies, namely, a "Triple Disability," being a combination of the "Triple Accident" policy and the "Ideal Health" policy, and a double disability policy, being a combination of the "Acme Accumulation" policy and the "Ideal Health." The premium for either disability policy is $12 per $1000.

POLICY FORM—"TRIPLE COMBINATION ACCIDENT."
PRINCIPAL SUM, $5000. WEEKLY INDEMNITY, $25.
ANNUAL PREMIUM $25.

The Ocean Accident and Guarantee Corporation, Limited, in consideration of the premium and of the statements incorporated herein, which the assured makes as warranties by the acceptance of this policy, and subject to the definitions and general agreements, as conditions, hereinafter contained, hereby insures the person first named in the schedule of warranties against bodily injuries effected directly, independently and exclusively of all other causes through external, violent and accidental means (suicide while sane or insane is not covered) in the amounts hereinafter specified.

SECTION A. (TRIPLE INDEMNITIES.)—If such injuries are sustained while riding as a passenger within or upon a railway passenger conveyance provided solely for the use of passengers, including the smoking compartment of a combination passenger and baggage car, and propelled directly by steam over a railroad, and shall result in any of the losses herein specified, the corporation will pay a fixed indemnity of three times that stated below under "Single Indemnities."

WEEKLY INDEMNITY.—Or, if such injuries do not result in any of the losses above specified, but do result in disability, either total or partial, the corporation will pay a weekly indemnity as follows: Total disability for not exceeding two hundred weeks, $50 per week; partial disability, forty per cent of rate for total disability for not exceeding twenty-six consecutive weeks.

SECTION B. (DOUBLE INDEMNITIES.)—Or, if such injuries are sustained while riding as a passenger within or upon any railway passenger conveyance using compressed air, cable or electricity, as a motive power, or while a passenger within an elevator provided for passenger service only, or while a passenger upon a steam vessel duly licensed for the regular transportation of passengers, or while (from the inception of the fire) within a burning building, and shall result in any of the losses herein specified, the corporation will pay a fixed indemnity of twice that stated below under "Single Indemnities."

WEEKLY INDEMNITY.—Same as above.

SECTION C. (SINGLE INDEMNITIES.)—Or, if such injuries are sustained otherwise than as defined in Section A or Section B and shall result in any of the losses herein specified, the corporation will pay a fixed indemnity, as follows: For loss of life, or both hands, or both feet, or one hand and one foot, or loss of sight of both eyes, $5000; for loss of either hand, or either foot, $2500; for loss of sight of either eye, $1250.

WEEKLY INDEMNITY.—Or, if such injuries do not result in any of the losses above specified, but do result in disability, either total or partial, the corporation will pay a weekly indemnity, as follows: Total disability for not exceeding two hundred weeks, $25 per week; partial disability, forty per cent of rate for total disability for not exceeding twenty-six consecutive weeks.

SECTION D. ADDITIONAL INDEMNITIES. (ELECTIVE INDEMNITIES.)—If such injuries are named in the "Schedule of Injuries" endorsed hereon, the assured may elect to receive the amount of indemnity provided in said schedule, in lieu of all weekly indemnity payable, if written notice of such election is received at the American head office of the corporation within two weeks from the date of accident; but not more than one such indemnity

shall be payable for injuries resulting from any one accident. If such injuries are sustained as defined in Section A or Section B the amount payable shall be doubled.

MEDICAL AND SURGICAL EXPENSES.—If such injuries, within ninety days from the date thereof, shall necessitate a surgical operation specifically named in the "Schedule of Operations" endorsed hereon, the corporation will pay as provided in said schedule, in addition to the indemnity otherwise payable; but payment shall not be made for more than one operation necessitated by any one accident; and if such injuries do not necessitate any surgical operation named in said schedule and do not result in total or partial disability, but do necessitate medical treatment, the corporation will pay upon presentation of receipted physician's bill the amount expended for such treatment, but for not exceeding $25.

PAYMENT OF HOSPITAL EXPENSES.—In lieu of any sum payable under the "Schedule of Operations," the corporation will pay, in addition to the indemnity otherwise payable, an amount equal to fifty per cent of the single weekly indemnity for each week that the assured is necessarily confined within a legally incorporated hospital, but for not exceeding ten consecutive weeks.

ACCUMULATIONS.—If such injuries are sustained as defined in Section C and shall result in the death of the assured, the corporation will add to the single indemnity provided therefor in Section C $250 for each full year that the policy is maintained in force by payment of the premiums in advance.

RETURN OF PREMIUMS PAID.—If such injuries shall result in loss of life, loss of limb or limbs, or loss of sight of both eyes, the corporation will pay, in addition to the fixed indemnity provided therefor, the total sum of all premiums paid for this insurance, together with four per cent compound interest.

REGISTRATION AND IDENTIFICATION.—When this policy has been put in force by the payment of the premium, a certificate of identification will be furnished to the assured, so that if he shall, by reason of bodily injuries suffered during the currency of this insursurance, be physically unable to communicate with relatives or friends, the corporation will, immediately upon receipt of advices giving the number of this policy, transmit to his relatives or friends information concerning him, and will defray all expense (not exceeding $100) necessary for placing him in their care.

INVESTMENT INDEMNITY.—If upon the payment of the sixth consecutive annual premium for this contract no claim has been made, the corporation will return to the assured an amount equal to six per cent of the total of said annual premiums; subject to the same conditions, the corporation will return an equal amount upon each subsequent six annual premiums.

SECTION E. (INSURANCE OF BENEFICIARY.)—In case the policy is made payable to a sole beneficiary who is specifically named in the schedule of warranties and who is, during the currency of the policy, not under eighteen nor over sixty years of age, this contract, subject to all its agreements, conditions, definitions and limitations, shall also insure the person so named against loss resulting, within ninety days from the date of accident directly, independently and exclusively of all other causes, from bodily injuries effected through external, violent and accidental means, and sustained by said beneficiary while riding as a passenger within a railway passenger conveyance using steam, cable, compressed air or electricity as a motive power; or while a passenger within an elevator provided for passenger service only; or while riding as a passenger upon a steam vessel duly licensed for the regular transportation of passengers; or while (from the inception of the fire) within a burning building, as follows: Loss of life (suicide while sane or insane is not covered), or both hands, or both feet, or one hand and one foot, or loss of sight of both eyes, $5000; loss of either hand, or either foot, $2500.

SURGICAL AID TO BENEFICIARY.—If an injury, sustained as defined in this section shall, within ninety days from the date thereof, necessitate a surgical operation specifically named in the "Schedule of Operations," the corporation will pay one-half the amount therein provided, in addition to the indemnity otherwise payable; but payment shall not be made for more than one operation necessitated by any one accident.

DEFINITIONS.

(Meaning of terms as used in this contract.)

LOSS OF LIFE.—Death, occurring from such bodily injuries within ninety days after the accident. Indemnity for death of assured shall be payable to the beneficiary named in the schedule of warranties hereinafter contained, if surviving; otherwise to the executors or administrators of the assured. Indemnity for death of the beneficiary shall be payable to the assured.

LOSS OF HAND OR HANDS, OR LOSS OF FOOT OR FEET.—The actual severance thereof at or above the proximal joints, within ninety days after the accident.

LOSS OF SIGHT OF EYE OR EYES.—Permanent total blindness thereof beyond remedy by surgery or other means, and occurring within ninety days after the accident.

TOTAL DISABILITY.—Continuous and complete disablement, occurring immediately after the accident, and which prevents the assured from performing any and every duty pertaining to his occupation.

PARTIAL DISABILITY.—Disablement immediately following the accident, or immediately following total disability, which prevents the assured from performing some material part of his duty or duties.

(SCHEDULE OF WARRANTIES.—Statements made by the assured.)

GENERAL AGREEMENTS.

1. Written notice of loss or of disability, with full particulars thereof, must be given to the corporation as soon as may be reasonably possible after the accident; affirmative proof of loss of life, or of loss of sight, or of loss of limb, or of disability must be furnished to the corporation on its forms, within two months after the date of such loss or the termination of disability. Legal proceedings for recovery hereunder may not be brought before

the expiration of three months from the date of filing final proofs at the corporation's American head office, nor brought at all, unless begun within twelve months after filing such final proofs; failure to comply with the provisions of this paragraph in respect of any claim or suit shall release the corporation from liability.

2. Any medical examiner of the corporation shall be allowed to examine the person or body of the assured or of the beneficiary in respect of any alleged disability or cause of death as often and in such manner as he may require, and shall also have the right and opportunity to make an autopsy in the event of death.

3. If the assured is injured fatally or otherwise while performing the duties pertaining to any occupation classified by the corporation as more hazardous than that described in the schedule of warranties, or while performing any duties of his own or any other occupation which are so classified as more hazardous than those described and limited in the schedule of warranties, the corporation's liability shall not exceed such proportion of the weekly or other indemnity under this policy as the premium paid by him will purchase at the rate fixed by the corporation for such increased hazard. Injuries sustained while engaged in games or sports solely for recreation, or while performing ordinary duties about the assured's home shall not be pro rated hereunder.

4. The consent of the beneficiary shall not be requisite to a surrender or assignment of this contract or to a change of beneficiary, but no such assignment or change shall be valid unless the consent of the corporation thereto is formally endorsed hereon by its general manager. All claims under this contract shall be subject to proof of interest.

5. Not more than one fixed indemnity shall be payable to the assured or beneficiary, and no claim for weekly indemnity under this contract shall be valid in excess of the assured's weekly earnings or income; and if the assured carries insurance in this or other companies providing an aggregate weekly indemnity in excess of his average weekly earnings or income, the corporation's liability shall be limited to such proportion of this insurance, under any of the parts or schedules of this contract, as the average weekly earnings or income shall bear to the aggregate of the weekly indemnity of the entire insurance so carried.

6. The corporation qualifies its agents by certificates of authority signed by its general manager, and persons not holding such certificates shall not be deemed to represent the corporation in matters relating to this insurance.

7. No agent has authority to change this policy or to waive any of its provisions, nor shall notice to any agent or knowledge of his or of any other person be held to effect a waiver or change in this contract or any part thereof, No change whatever in this policy and no waiver of its provisions shall be valid unless an endorsement is added hereto, signed by the general manager of the corporation expressing such change or waiver.

8. Triple or double indemnities as provided in Section A or Section B shall not apply to any injury, fatal or otherwise, sustained while getting on or off or while being upon the step or steps of any railway or street railway car; nor while riding in or on a mine elevator.

9. The corporation may cancel this policy at any time by written notice mailed to the assured at the address herein given, and the unearned portion of the premium paid shall be returned, and the check of the corporation or of its duly authorized agent for such amount by registered mail to said address with such notice shall be sufficient tender.

10. This insurance shall only cover accidents sustained or disability suffered within the limits of the United States, Canada or Europe, not including Alaska, any territory north of the sixtieth degree of north latitude, or any territory of the United States acquired since 1897.

The premium for this contract is twenty-five dollars; and the contract is made for a term of twelve months from noon of the fifteenth day of March, 1907, standard time of the place where it is countersigned; but the same shall not be binding upon the corporation until countersigned by its duly authorized agent, and the premium actually paid to the corporation or its duly authorized agent.

In witness whereof, The Ocean Accident and Guarantee Corporation, Limited, has caused this contract to be signed by its general manager.

SCHEDULE OF INJURIES.—For loss of one or more fingers (at least one entire phalanx), $150; one or more entire toes, $200. For complete hernia caused solely and directly by accidental injury, $70. For complete dislocation of shoulder, $100; elbow, $100; wrist, $125; hip, $300; knee, $150; bones of the foot (other than toes), $150; ankle, $150; two or more toes, $50; two or more fingers, $50. For complete fracture of bones of skull, both tables, $325; lower jaw, $75; collar bone, $150; pelvis, $250; thigh, $300; leg, $200; knee cap, $200; arm, between elbow and shoulder, $300; forearm, between wrist and elbow, $150; two or more ribs, $100; foot (other than toes), $125; hand (other than fingers), $125; two or more fingers, $100; two or more toes, $100.

SCHEDULE OF OPERATIONS.—Abdomen—cutting into abdominal cavity for diagnosis or treatment of organs therein, $100. Amputation of entire hand, forearm or foot, $25; leg or arm, $50; thigh, $100; finger or fingers, $10. Dislocation—reduction of hip or knee, $35; shoulder, elbow or ankle, $25; wrist or lower jaw, $15; thumb, $10; finger or fingers, $5. Excision of shoulder, hip or knee joint, $100; elbow, wrist or ankle joint, $50; toe or toes, 25. Eye—enucleation of, $50. Fractures—reduction of nose, lower jaw, collar bone, shoulder blade, $25; breast bone or ribs, $10; upper arm, $35; forearm, $25; wrist, $25; hand, $15; fingers, $5; bones of pelvis (except coccyx), $75; coccyx, $10; thigh, $75; knee cap or leg, $50; bones of foot, $15; toes, $10. Gunshot wounds —treatment not necssitating amputation or laparotomy, $25. Hernia (abdominal)—any cutting operation for radical cure of reducible, irreducible or strangulated hernia, $100. Laparotomy (see abdomen). Necrosis (death of bone)—sequestrotomy (removal of dead bone), $35. Peritonitis, traumatic (see abdomen). Skull—trephining for fracture, $100. Synovitis (inflammation of lining membrane of a joint)—incision into joint, $25. Tetanus —*Injection of anti-tetanic* serum into frontal lobe of brain, $100; wounds of scalp or *other parts—suturing*, $5.

NOTE.—An alternative form of Triple Combination policy (at the same premium), provides a fifty per cent partial indemnity instead of forty per cent as in the above policy.

POLICY PORM—IDEAL.

PRINCIPAL SUM, $5000. WEEKLY INDEMNITY, $25.

ANNUAL PREMIUM, $20.

The Ocean Accident and Guarantee Corporation, Limited, in consideration of the premium, and of the statements incorporated herein, which the assured makes as warranties by the acceptance of this policy, and subject to the definitions and general agreements, as conditions, hereinafter contained.

Hereby insures Harvey Jackson against bodily injuries effected directly and independently of all other causes through external, violent and accidental means—suicide while sane or insane is not covered—in the amounts hereinafter specified. The principal sum of this policy is $5000, and each consecutive full year's renewal of this policy shall add five per cent to the original principal sum until such accumulations amount to fifty per cent of the original principal sum. Thereafter so long as this policy is maintained in force, the principal sum shall be $7,500.

Section A. (FIXED INDEMNITIES.)—Loss of life, or both hands, or both feet, or one hand and one foot, or sight of both eyes, the principal sum; loss of either hand or either foot, one-third of principal sum; loss of sight of either eye, one-fourth of principal sum. Payment for any one of the above losses shall terminate the policy.

Section B. (WEEKLY INDEMNITIES.)—Or, if such injuries do not result in any of the losses above enumerated: Total disability—for not exceeding one hundred and four (104) weeks, $25 per week; partial disability—(two-fifths of rate for total disability) for not exceeding twenty-six (26) consecutive weeks, $10 per week.

Section C. (OPTIONAL FIXED INDEMNITIES.)—If the assured shall sustain an injury named in the schedule of injuries, he may elect to receive the amount of indemnity provided in said schedule, in lieu of all weekly indemnity otherwise payable, if written notice of such election is received at the American head office of the corporation, 350 Broadway, the city of New York, within two weeks from the date of accident.

SCHEDULE OF INJURIES.—The amounts provided in this schedule are based upon a principal sum of ten thousand dollars; and if the principal sum specified in this policy is greater or less than ten thousand dollars, the amounts to be paid shall be increased or reduced proportionately. Not more than one such indemnity shall be payable for injuries resulting from one cause of accident. For loss of one or more fingers (at least one entire phalanx), $300; one or more entire toes, $400; for complete hernia, caused solely and directly by accidental injury, $140; for complete dislocation of the shoulder, $200; elbow, $200; wrist, $250; hip, $600; knee, $300; any bones of the foot, $300; ankle, $300; two or more toes, $100; two or more fingers, $100; for the complete fracture of bones, skull, both tables, $650; lower jaw, $150; collar bone, $300; pelvis, $500; thigh, $600; leg, $400; knee cap, $400; arm between elbow and shoulder, $600; forearm between wrist and elbow, $300; two or more ribs, $200; foot, $250; hand, $250; two or more fingers, $200; two or more toes, $200.

Section D. (PAYMENT OF HOSPITAL EXPENSES.)—If the assured, solely in consequence of such bodily injuries, is necessarily confined within a legally incorporated hospital, the corporation will, where weekly indemnity is payable, increase such weekly indemnity by fifty per cent for each week that the assured is continuously confined in said hospital, but for not exceeding ten consecutive weeks.

Section E. (SURGICAL TREATMENT AND OPERATIONS.)—If the assured, by reason of such bodily injuries, shall suffer the amputation of limb or limbs, or the total loss of sight of both eyes, the corporation will, in lieu of hospital expenses as provided in Section D, but in addition to all other indemnities provided for such injuries, reimburse the assured for the expense incurred for any surgical treatment or operation necessitated thereby; but the liability of the corporation under this provision shall not exceed twenty dollars for each one thousand dollars of the principal sum of this contract.

Section F. (MEDICAL REIMBURSEMENT.)—If the assured shall suffer an injury covered by this policy, which does not result in any loss of time but which necessitates surgical or medical treatment, the corporation will pay, upon presentation of receipted physician's bill, the amount thus expended for such treatment, but for not exceeding a sum equal to one week's indemnity provided herein.

ADDITIONAL INDEMNITIES.

Section G. (RETURN OF PREMIUMS PAID.)—If the assured, by reason of such injuries, shall suffer the loss of life, loss of limb or limbs, or loss of sight of both eyes, the corporation will pay, in addition to the fixed indemnity provided therefor, the total sum of all premiums paid for this insurance, together with 4 per cent compound interest.

REGISTRATION AND IDENTIFICATION.—When this policy has been put in force by the payment of a premium of not less than twenty dollars, a certificate of identification will be furnished to the assured, so that if he shall, by reason of bodily injuries suffered during the currency of this insurance, be physically unable to communicate with relatives or friends, the corporation will, immediately upon receipt of advices giving the number of this policy, transmit to his relatives or friends information concerning him and will defray all expense (not exceeding one hundred dollars) necessary for placing him in their care.

INVESTMENT INDEMNITY.—If upon the payment of the sixth consecutive annual premium for this contract no claim has been made, the corporation will return to the assured an amount equal to six per cent of the total of said annual premiums, subject to the

same conditions, the corporation will return an equal amount upon each subsequent six annual premiums; but the corporation shall not be held liable on account of this provision in the event of lapse or cancellation of this contract prior to the expiration of any such period.

Definitions.

(Meaning of Terms as used in this Contract.)

Loss of Life.—Death, occurring from such bodily injuries within ninety days after the accident. Indemnity for death of assured shall be payable to the beneficiary named in the schedule of warranties hereinafter contained, if surviving; otherwise to the executors or administrators of the assured.

Loss of Hand or Hands, or Loss of Foot or Feet.—The actual severance thereof at or above the proximal joints, within ninety days after the accident.

Loss of Sight of Eye or Eyes.—Permanent total blindness thereof beyond remedy by surgery or other means, and occurring within ninety days after the accident.

Total Disability.—Continuous and complete disablement, occurring immediately after the accident, and which prevents the assured from performing any and every duty pertaining to his occupation.

Partial Disability.—Disablement immediately following the accident—or immediately following total disabiiity—which prevents the assured from performing some material part of his duty or duties.

General Agreements.

(1) No claim hereunder shall be valid unless written notice of loss or of disability, with full particulars thereof, is given to the corporation within ten days after the accident; nor unless affirmative proof of loss of life, or of loss of sight, or of loss of limb, or of disability, is furnished to the corporation, on its forms, within two months after the date of such loss or the termination of disability. Legal proceedings for recovery hereunder may not be brought before the expiration of three months from the date of filing final proofs at the corporation's head office, 350 Broadway, the city of New York, nor brought at all unless begun within six months after filing such final proofs; failure to comply with the provisions of this paragraph in respect of any claim or suit shall release the corporation from liabiiity.

(2) Any medical examiner of the corporation shall be allowed to examine the person or body of the assured in respect of any alleged disabiiity or cause of death as often and in such manner as he may require, and shall also have the right and opportunity to make an autopsy in the event of death.

(3) If the assured is injured, fatally or otherwise, in any occupation or exposure classified by the corporation as more hazardous than that described in the schedule of warranties, the corporation's liability shall be for such principal sum or weekly indemnity as the premium paid by him will purchase at the rates fixed by the corporation for such increased hazard.

(4) The consent of the beneficiary shall not be requisite to a surrender or assignment of this contract or to a change of beneficiary, but no such assignment or change shall be valid unless the consent of the corporation thereto is formally endorsed hereon by its general manager. All claims under this contract shall be subject to proof of interest.

(5) Not more than one fixed indemnity shall be payable, and no claim for indemnity under this contract shall be valid in excess of the assured's weekly earnings or income; and if the assured carries insurance in this or other companies providing an aggregate weekly indemnity in excess of said average weekly earnings or income, the corporation's liability shall be limited to such proportion of this insurance, under any of the parts or schedules of this contract, as the said average weekly earnings or income shall bear to the aggregate of the weekly indemnity of the entire insurance so carried.

(6) The corporation qualifies its agents by certificates of authority signed by its general manager, and persons not holding such certificates shall not be deemed to represent the corporation in matters relating to this insurance.

(7) No agent has authority to change this policy or to waive any of its provisions, nor shall notice to any agent or knowledge of his or of any other person be held to effect a waiver or change in this contract or any part thereof. No change whatever in this policy and no waiver of its provisions shall be valid unless an endorsement is added hereto, signed by the general manager of the corporation, expressing such change or waiver.

(8) This insurance shall not extend to or cover injuries, fatal or non-fatal, caused or contributed to directly or indirectly, proximately or remotely by the existence of any local or constitutional disease.

(9) If such injuries are caused or contributed to directly or indirectly by sunstroke, freezing or septicæmia, the corporation will pay one-half the amount otherwise payable.

(10) If such injuries, fatal or otherwise, are caused or contributed to directly or indirectly by any of the following means, the corporation's liability under any of the parts or schedules of this contract, shall be limited to one-twentieth of the amount otherwise payable, anything in the policy to the contrary notwithstanding: the use of intoxicants or narcotics, anæsthetics, asphyxiation, hernia, violations of law, unnecessary or negligent exposure to apparent danger, medical or surgical treatment (except amputations necessitated solely by injuries and made within ninety days after the accident), death or injury to a woman, wholly or in part attributable to child birth or pregnancy, although such death or injury may have been accelerated by accident.

(11) The corporation may cancel this policy at any time by written notice mailed to the assured at the address herein given, and the unearned portion of the premium paid shall be returned, and the check of the corporation or of its duly authorized agent for such amount by registered mail to said address with such notice shall be sufficient tender.

(12) This insurance shall only cover accidents sustained or disability suffered within the limits of the United States, Canada or Europe, not including Alaska, nor any territory *north of the 60th degree of* north latitude, nor any territory of the United States acquired *since 1897.*

POLICY FORM—"IDEAL HEALTH."

ANNUAL PREMIUM, $35. WEEKLY INDEMNITY, $25.

The Ocean Accident and Guarantee Corporation, Limited, in consideration of the premium, and of the statements incorporated herein, which the assured makes as warranties by the acceptance of this policy, and subject to the conditions and limitations hereinafter contained, hereby insures Henry Adams against disability resulting from disease or illness as hereinafter provided.

SECTION A.—(TEMPORARY DISABILITY.)—During a period of not less than seven consecutive days, and not more than twenty-six consecutive weeks, during which the assured shall, independently of all other causes, be necessarily confined to the house and wholly disabled and prevented by disease or illness from transacting any and every kind of business, the corporation will pay at the rate of $25 per week.

SECTION B. (PERMANENT DISABILITY.)—Upon proof satisfactory to the corporation that the assured, as a result of disease or illness covered by this insurance, has entirely and irrecoverably lost the sight of both eyes, or permanently and irrecoverably lost the use of both hands, or both feet, or of one hand and one foot, and also that he has been for one year, and will thereafter during his life be permanently disabled and prevented from engaging in any work or occupation for wages or profit, the corporation will pay an amount equal to one hundred weeks' indemnity provided in Section A.

SECTION C. (SURGICAL OPERATIONS.)—If by reason of disease or illness any of the operations specified in the following schedule shall be performed upon the assured within ninety days from the commencement of such disease or illness, the corporation will pay as provided in said schedule, in addition to the indemnity otherwise payable, as follows: If the weekly indemnity for temporary disability under all health policies which provide surgical benefits, carried by the assured in this corporation, aggregates $50 or over, the amounts named below shall be payable; if less than $50, payment shall be reduced proportionately. Payment shall not be made for more than one operation as the result of any one cause of disability.

Abscess—incision, $10. Abdomen—cutting into for diagnosis or treatment of organs therein, $200. Aneurism, non-traumatic—operation for, by tying of artery, $100. Appendicitis (see abdomen.) Carbuncle—incision, $20. Chest—cutting into for diagnosis or treatment of organs therein, $70. Cancer, lip—removal of, by cutting operation, $50. Eye, ear, nose—any cutting operation, $20. Eye—removal of, $100. Gangrene—amputation of fingers or toes, foot or hand, $50. Goitre—cutting operation for permanent cure, $150. Hydrocele—incision and treatment of sac, $40. Intestinal obstruction (see abdomen). Kidney (see abdomen). Mastoiditis—cutting operation for removal of diseased bone, $100. Nerve—cutting operation for stretching, $50. Rectum—cutting operation for hemorrhoids, external, $20; internal, $50; prolapsed, $50; fistula in ano, $40; malignant stricture, $200. Rupture—cutting operation for complete and permanent cure, $150. Skull—cutting into for non-traumatic lesions, $200. Stricture, œsophagus—cutting operation (external) for, $200. Stone in bladder—removal of, by cutting or crushing operation, $150. Tapping of abdomen, $50; bladder, $30; chest, $30; eardrum, $20; hydrocele, $20; joints, $20. Trachea—cutting into for removal of foreign bodies or for relief of difficult breathing, $50. Throat—any cutting operation, $20. Tumors—removal of, by cutting operation—malignant, $100. Varicocele—cutting operation for permanent cure, $50. Varicose veins—cutting operation for permanent cure, $50.

SECTION D. (PAYMENT OF HOSPITAL EXPENSES.)—If the assured, by reason of disease or illness undergoes a surgical operation, and solely in consequence thereof is necessarily and continuously confined within a legally incorporated hospital, the corporation will, in lieu of the indemnity provided in Section C for such surgical operation, but in addition to the indemnity provided in Section A, increase such weekly indemnity by fifty per cent for each week that the assured is so confined, but for not exceeding ten consecutive weeks.

SECTION E. (INVESTMENT INDEMNITY.)—If, upon the payment of the sixth consecutive annual premium for this contract, no claim has been made, the corporation will return to the assured an amount equal to six per cent of the total of said annual premiums; subject to the same conditions, the corporation will return an equal amount upon each subsequent six annual premiums; but the corporation shall not be held liable on account of this provision in the event of lapse or cancellation of this contract prior to the expiration of any such period.

SECTION F. (QUARANTINE INDEMNITY.)—If the assured shall be involuntarily quarantined, under written orders of a duly authorized health officer, by reason of exposure to infectious or contagious disease, and shall thus be prevented from performing any and every kind of duty pertaining to his business or occupation, while not claiming any other indemnity, the corporation will pay him the weekly indemnity as provided in Section A for such necessary quarantine confinement but for not exceeding three months.

GENERAL AGREEMENTS.

1. No claim for indemnity hereunder shall be valid unless written notice of disease or illness, with full particulars thereof, is given the corporation at its American head office, 350 Broadway, the City of New York, within ten days after the commencement of disability, nor unless thereafter proof of duration of temporary disability is furnished to the corporation on its forms within two months after the termination of disability. Preliminary proof of permanent disability must be furnished the corporation within two months from the commencement of disability, and final proof thereof within eighteen

months after the commencement of the disease or illness which caused the disability. Legal proceedings for recovery hereunder may not be brought until the expiration of three months from the date of filing final proofs of temporary or permanent disability at the corporation's American head office, nor brought at all unless begun within six months from the date of filing such final proofs. Failure to comply with the provisions of this paragraph in respect to any claim or suit shall release the corporation from liability.

2. The corporation shall have the right and opportunity to examine the assured's person and body in case of sickness or disease when and so often as it may desire.

3. No claim for indemnity under this contract shall be valid in excess of the assured's weekly earnings or income; and if the assured carries insurance in this or other companies providing an aggregate weekly indemnity in excess of said average weekly earnings or income, the corporation's liability shall be limited to such proportion of this insurance, under any of the parts or schedules of this contract, as the said average weekly earnings or income shall bear to the aggregate of the weekly indemnity of the entire insurance so carried.

4. The corporation qualifies its agents by certificates of authority signed by its general manager, and persons not holding such certificates shall not be deemed to represent the corporation in matters relating to this insurance.

5. No agent has authority to change this policy or to waive any of its provisions, nor shall notice to any agent or knowledge of his or of any other person be held to effect a waiver or change in this contract or any part thereof. No change whatever in this policy and no waiver of its provisions shall be valid unless an endorsement is added hereto, signed by the general manager of the corporation, expressing such change or waiver.

6. The corporation may cancel this policy at any time by written notice mailed to the assured at the address herein given, and the unearned portion of the premium paid shall be returned, and the check of the corporation or of its duly authorized agent for such amount by registered mail to said address with such notice shall be sufficient tender.

7. This insurance does not cover disability from any disease or illness: (*a*) Contracted within fifteen days from noon of the date of this policy; (*b*) resulting from injury by violence; (*c*) occasioned by, or while engaged in military or naval service; (*d*) for which the assured is not treated by a liecnsed physician; (*e*) for any period for which the assured has either made claim, or may become entitled to indemnity from this or any other company or association, on account of injuries suffered by external and accidental violence; nor does it cover persons under eighteen or over fifty years of age; nor women.

8. This insurance shall only cover disease or illness contracted or suffered within the limits of the United States, Canada or Europe, not including Alaska, nor any territory north of the sixtieth parallel of north latitude, nor any territory of the United States acquired since 1897.

9. This insurance shall not be valid unless the assured maintains in full force and effect an accident policy with this corporation, and it will automatically expire with the lapse or cancellation of said accident policy, in which event the unearned premium, if any, shall be returned to the assured upon demand.

The premium for this contract is thirty-five dollars. This insurance shall expire at noon on the fifteenth day of March, 1908, standard time of place where said policy is countersigned; but the same shall not be binding upon the corporation until countersigned by its duly authorized agent, and the premium actually paid to the corporation or its authorized agent.

In witness whereof, The Ocean Accident and Guarantee Corporation, Limited, has caused this contract to be signed by its general manager.

Since the above copy was submitted the corporation has added to its combination policies a two hundred weeks' extension clause, which provides for the payment of indemnity for fixed losses up to two hundred weeks. This extension clause reads as follows:

If such injuries within ninety days from the date thereof shall not result in any of the losses specified in Section A but shall immediately, wholly and continuously disable and prevent the assured from performing any and every duty pertaining to his occupation, and during the period of such disability and after ninety days and within two hundred weeks from the date of the accident shall result in any of the losses specified in Section A, the corporation, in lieu of any other indemnity, will pay the indemnity provided for such loss in said section, and in addition the weekly indemnity specified in Section C, from the date of the accident to the date of such loss.

The indemnities provided under this two hundred weeks' extension clause are doubled if the accident occurs while riding as a passenger upon a public passenger conveyance provided by a common carrier, or while within an elevator or burning building.

Pacific Mutual Life Insurance Co., of California.

LOS ANGELES.

Commenced Business (Accident branch) 1885. GEORGE I. COCHRAN, President.
J. N. RUSSELL, JR., Secretary.

A variety of forms are issued covering accident and illness, among which is a "Life and Limb" policy, principal sum, $5000; annual premium, select, $15; preferred, $18. "Special Health" policy, principal sum, $2500, covering forty-one diseases; rate, select or preferred, $10. "General Accumulative Accident" policy, rate, select, $20. "Combination Accumulative Accident" policy, rate, select or preferred, $25 (see below). "Combination Accumulative Disability" policy, rate, select, ages eighteen to fifty, $60. "Full Health" policy, rate, select or preferred, ages eighteen to fifty, $40. "Combination Ten Per Cent Increase Accident" policy, rate, select or preferred, $30. "Combination Ten Per Cent Increase Disability" policy, rate, select or preferred, ages eighteen to fifty, $65.

POLICY FORM—"COMBINATION ACCUMULATIVE ACCIDENT," FORM A5.

PRINCIPAL SUM, $5000. WEEKLY INDEMNITY, $25.

The Pacific Mutual Life Insurance Company of California (hereinafter called the company) does hereby insure James F. Pearson (hereinafter called the insured) against bodily injuries effected directly through external, violent and accidental means, wholly independent of all other causes, as specified in the following schedules and articles.

TOTAL INDEMNITIES. PAYMENT IN ONE SUM.—For loss of life, or both hands, or both feet, or one hand and one foot, $5000; either hand, or either foot, $2500; for total and permanent blindness in both eyes, $5000; for total and permanent blindness in either eye, $1700.

Weekly indemnity not to exceed two hundred weeks, $25. Double above amounts paid (see Article IV).

ARTICLE I. (TOTAL LOSS.)—If any of the disabilities specified under total loss indemnities above shall result solely and exclusively from bodily injuries as defined above within ninety days from date of such injury, the company will pay, in lieu of all other indemnity, the amount stated under Section B above.

ARTICLE II. (TOTAL DISABILITY.)—If loss of time results solely and exclusivley from bodily injuries defined above, thereby causing immediate, continuous and total disability of the insured from date of injury, but not resulting in any total loss, as set out in Article I, and Sections A and B, the company will pay for the term of such total disability, weekly indemnity in the amount set out in above schedule, Section D.

ARTICLE III. (PARTIAL DISABILITY.)—And similarly, if continuously and immediately from date of bodily injuries defined above, or following total disability, the insured be necessarily disabled from performing one or more important daily duties pertaining to the occupation of the insured, the company will pay not less than twenty (20) nor more than eighty (80) per cent of the weekly indemnity specified in Section D above. But in no event shall any weekly indemnity, for any one cause of disability, total and partial, be paid for more than two hundred (200) consecutive weeks.

ARTICLE IV. (DOUBLE BENEFITS.)—If bodily injuries defined above shall cause total loss or total or partial disability (1) while the insured is actually riding as a passenger in or on any regular passenger conveyance provided by common carrier; or, (2) while riding in a regular passenger elevator; or, (3) while in or on a burning building then the insured or the beneficiary hereunder, as the case may be, shall be entitled to double the amount of indemnities provided in Articles I, II and III, and subject to the same conditions. The amounts so payable for total loss and disability will be as set out in Sections A and C above.

ARTICLE V.—The schedule of warranties, articles and provisions on the following pages are made a part hereof.

In witness whereof, The Pacific Mutual Life Insurance Company of California has caused this policy to be signed by its president and secretary and countersigned by a duly authorized agent of the company.

ARTICLE VI. (PHYSICIANS' BILLS FOR NON-DISABLING INJURIES.)—If bodily injuries as defined above do not result in a loss specified in this policy but require treatment of the insured by a regularly licensed physician, the company will reimburse the insured for

the cost of such treatment, not to exceed twenty-five dollars ($25), provided the physician's receipt and affidavit on the company's blank is furnished to the company within thirty days of the occurrence of such injuries.

ARTICLE VII. (OPTIONAL INDEMNITY FOR SPECIFIC INJURIES.)—If bodily injuries as defined above shall result non-fatally in a disability set out in the following table, the insured may elect, in lieu of all indemnities provided under Articles II and III, to receive the amount of indemnity specified in Column 1 opposite such injury; provided his option is elected in writing, addressed to the company at Los Angeles, Cal., within fifteen days from the date of such bodily injuries, and subject to all the terms and conditions of this policy, and similarly, if bodily injuries as defined above result from causes specifically enumerated in Article IV above, then the amounts payable under and subject to the conditions of this article shall be in accordance with Column 2 of the following schedule:

For loss of one or more fingers (at least one entire phalanx), $150; one or more entire toes, $200. For complete hernia caused solely and directly by accidental injury, $70. For complete dislocation of the shoulder, $100; elbow, $100; wrist, $125; hip, $300; knee, $150; bones of foot, $150; ankle, $150; two or more toes, $50; two or more fingers, $50. For the complete fracture of bones of the skull, both tables, $325; lower jaw, $75; collar bone, $150; pelvis, $250; thigh, $300; leg, $200; knee cap, $200; arm, between elbow and shoulder, $300; forearm, between the wrist and elbow, $150; two or more ribs, $100; foot, $125; hand, $125; two or more toes, $100; two or more fingers, $100.

ARTICLE VIII. (SURGEON'S FEES OR HOSPITAL EXPENSES.)—If bodily injuries as defined above, within ninety days from date of such injuries shall necessitate a surgical operation named in the following schedule of operations, the company will pay the insured, in addition to the indemnity provided in the foregoing articles, the sum set opposite such operation in said schedule. If any of the surgical operations following are performed in an incorporated hospital, the insured may elect to receive, in lieu of the amounts stipulated in the following schedule, and in addition to the indemnity provided in Articles II or III, an additional weekly indemnity for the period of confinement in said hospital, for not less than one nor to exceed twelve consecutive weeks, one-half the weekly indemnity provided in this policy in accordance with Article II. Provided written notice of choice of this option shall be given to the company at Los Angeles, Cal., within fifteen days of the date of the injury. Provided further that no indemnity shall be paid under this article for more than one operation as the result of any one injury.

SCHEDULE OF OPERATIONS.—Amputation of foot, hand or forearm, $25; leg or arm, $50; thigh, $100; finger or fingers, $10. Dislocations—reduction of shoulder, elbow, hip, knee or ankle, $25; wrist or lower jaw, $15; thumb or fingers, $10. Excision of shoulder, hip or knee joint, $100; elbow, wrist or ankle joint, $50; toe or toes, $25. Fractures—reduction of nose, lower jaw, collar bone or shoulder blade, $25; breast bone, $10; rib or ribs, $10; upper arm, $35; forearm (one or both bones), $25; wrist or hand, $15; fingers, $10; any of the bones of the pelvis or sacrum, $50; coccyx, $10; thigh, $75; knee cap or leg bones (one or both), $50; bones of foot, $15; toe or toes, $10. Gunshot wounds—treatment not necessitating amputation or laparotomy, $25. Hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $100. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision), $100. Necrosis (death of bone)—sequestrotomy (removal of dead bone), $35. Peritonitis (see laparotomy), $100. Skull trephining for fracture, $100. Synovitis (inflammation of the lining membrane of a joint)—incision, $25. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, $100. Wounds of scalp or other parts—suturing, $5.

ARTICLE IX. (SPECIAL DEATH BENEFITS.)—Should death result directly and independently of all other causes within ninety days from date of exposure or infection from (1) sunstroke, (2) freezing, (3) hydrophobia, (4) involuntary or unconscious inhalation of gas or other poisonous vapor, the company will pay, in lieu of all other indemnity hereunder $5000 to said beneficiary if surviving; if not surviving to the executors, administrators or assigns of the insured.

ARTICLE X. (BENEFICIARY BENEFITS.)—The beneficiary under this policy is insured, provided first, that the beneficiary is a person other than the insured, not under eighteen nor over sixty years of age, and is not an insured beneficiary under any other accident policy in this company; and provided that the beneficiary is disabled as result of bodily injuries as defined above and sustained (1) while the beneficiary is actually riding as a passenger in or on any regular passenger conveyance provided by common carrier; or, (2) while riding in a regular passenger elevator; or, (3) while in or on a burning building, provided such disabilities shall result within ninety days of the date of such bodily injuries, as follows: For loss of life, or both hands, or both feet, or one hand and one foot, or total and permanent blindness in both eyes, $5000; for loss of one hand or one foot, $2500. In the event of loss of life of the beneficiary under this article, the amount above named shall be payable to the insured hereunder; all other benefits under this article shall be payable to the beneficiary; and the payment of any of the above indemnities shall fully satisfy and forthwith terminate this policy. Further, if bodily injuries as defined and specified in this article result within ninety days of the date of such injuries in any of the specific injuries listed in Article VII, the company will pay one-half the amounts stated in said article under Column No. 1, and subject to the conditions therein contained; and if such bodily injuries make necessary a surgical operation as listed in Article VIII of this policy, the beneficiary shall be entitled to one-half the amount as stated therein, and subject to the conditions therein contained.

PROVISIONS.

PROVIDED: 1. This policy shall not take effect unless the premium is paid previous *to any injury under* which claim is made. The term of this policy is as stated in the

schedule of warranties herein, and may be renewed, subject to the same conditions, from time to time, by the payment of the same premium required by this policy. This policy shall not be renewed beyond age seventy, but the company may cancel the same at any previous time by written notice mailed to the insured at the address in the schedule of warranties, with the company's check for the unearned part, if any, of the premium.

2. No claim hereunder shall be paid for suicide, whether sane or insane. No claim shall be valid in excess of $15,000, nor in excess of $75 weekly indemnity under accident policies of this company, nor for indemnity in excess of the average weekly earnings of the insured. All premiums paid for such excess shall be returned on demand to insured, his executors, administrators or assigns. If the insured carries insurance, either in companies or associations, or both, making an aggregate weekly indemnity in excess of his average weekly earnings, this company's liability shall be only for such proportion of the weekly indemnity as said average weekly earnings shall bear to the aggregate of the entire weekly indemnity so carried. Claims for disability of less than thirteen weeks' duration shall not be payable until the end of such period of disability; claims in excess shall be paid at the end of each thirteen weeks of continuous disability, proof being given as herein provided.

3. If the insured is injured in an occupation or exposure classified by this company in its latest manual as more hazardous than that stated in the schedule of warranties, the company's liability shall be limited to such proportion of the principal sum or other indemnity as the premium actually paid will purchase at the rate fixed by the company for such more hazardous occupation or exposure.

4. The company shall have the right and opportunity to examine the person of the insured when and as often as it requires, in case of injury, and also the right and opportunity to hold an autopsy in case of death.

5. A copy of any assignment shall be given within thirty days to the company, which shall not be responsible for its validity . But the consent of the beneficiary shall not be required to a surrender or assignment of this policy, or to a change of beneficiary. No agent has power to waive any condition of this policy.

6. No claim hereunder shall be valid unless written notice of any injury, fatal or non-fatal, for which claim can be made, is given to the company at Los Angeles, Cal., or to a duly authorized general agent or manager of the company, within twenty days from date of injury; nor unless thereafter affirmative proof is given to the company at Los Angeles, Cal., within twenty days from date of actual total loss as herein defined, or within twenty days from the termination of each thirteen weeks' period of continuous disability, and from the termination of such disability, if the full period is more or less than thirteen weeks. No legal proceedings for a recovery hereunder shall be brought within three months after receipt of proof at the office of the company at Los Angeles, Cal., nor at all unless begun within six months from the date of filing such proofs. Double benefits under Article IV and any benefits under Article X shall not apply to any injury, fatal or otherwise, sustained while getting on or off of any railway or street railway car. Unless specifically provided to the contrary the payment of any indemnity under this policy shall be in full settlement for any and all disabilities or losses resulting from the same cause.

Countersigned and dated at Los Angeles this 15th day of March, 1907.

ARTICLE XI. (TEN PER CENT ANNUAL INCREASE.)—Upon each renewal of this policy after the first year by the payment of the annual premium in advance, benefits under Article I herein will be increased ten per cent (10%) of the amounts specified in said article, until said benefits shall be equal to one hundred and fifty per cent (150%) of the amounts provided thereunder. If after the first year of this policy, the same be renewed by the payment of semi-annual or quarterly premiums, the annual increase of benefits under Article I herein shall be equal to five per cent (5%) of amounts specified in said articles, until said benefits shall be equal to one hundred and fifty per cent (150%) of the amounts provided thereunder.

ARTICLE XII. (REGISTRATION AND IDENTIFICATION.)—Upon receipt of the premium hereunder, the company agrees to place the insured's name on its registration list and further agrees that if by reason of injury, this policy being in force, the insured be physically unable to communicate with friends, the company, upon receipt of advices at the home office at Los Angeles, Cal., giving this policy number, will defray all expense, not to exceed one hundred dollars ($100) necessary to put the insured in communication with and in care of friends.

The Combination Ten Per Cent Increase Accident policy, Form A7, which sells at $30, principal sum, $5000, is similar to the above policy, but the weekly indemnity benefits increase ten per cent annually until equal to 150 per cent of above amounts paying for total loss of time, general accidents, $37.50; double benefits, $75. Benefits for loss of life, limb and sight increase ten per cent annually until equal to 150 per cent of amounts indicated above, paying for loss of life, etc., general accidents, $7500; double benefits $15,000.

"Combination Accumulative Disability" policy, Form A4. This policy *is identical* in all respects with Form A5, and in addi-

tion, insures against the effects of any disease, as follows: For total and permanent paralysis from disease, $2500; for total and permanent blindness from disease, $2500; for loss of time from disease while confined in house, $25 per week, payable for twenty-six weeks; for loss of time while quarantined, $25 per week, payable for ten weeks; provides for surgeon's fees for operations due to disease. Rate, ages eighteen to fifty, $60; ages fifty-one to fifty-five, $70.

INDUSTRIAL INSURANCE.

The company issues policies on the monthly payment plan, under nine classifications. The policy shown below costs one dollar a month to Class A risks and provides benefits as follows: Monthly accident indemnity, $50; monthly illness indemnity, $40; accidental death or loss of any two limbs or both eyes, $500; loss of one limb, $250. At $1.40 a month this policy is issued with a provision covering the first week of illness.

POLICY FORM—"DOLLAR ACCIDENT AND HEALTH POLICY."

The Pacific Mutual Life Insurance Company of California (called the company), in consideration of the policy fee, five dollars, and of the agreements and warranties in the application for this insurance (copy endorsed hereon), which application is hereby made a part hereof, and subject to the conditions and provisions herein contained, hereby insures the person described in said application (called the insured), beginning at noon of the day this policy is dated and ending at noon of April 15, 1907, standard time, unless continued by payment of premiums as provided in paragraph, "Monthly Premiums," hereinafter contained, against the results, hereinafter set forth, of and caused solely by external, violent and accidental means at once producing visible and external mark upon the body, such means so producing such mark being hereinafter called accident, such accident happening during the term of and while this policy is in full force and effect, against the effects, hereinafter set forth, of illness.

ACCIDENT BENEFITS.—There shall be paid the insured:

A. Accident indemnity at the rate per month stated in said application, for the time not exceeding two years, that such accident, independently of all other causes, immediately, totally and continuously disables the insured from the time of the accident from the performance of any and every kind of duty pertaining to his occupation.

B. Accident indemnity at the rate per month of two-fifths of the monthly indemnity provided in Clause A for the time, not exceeding six months, that such accident, independently of all other causes, immediately following accident or disability continuously disables the insured from performance of one or more important daily duties pertaining to his occupation.

C. The whole principal sum stated in said application should such accident independently of all other causes, within ninety days from the happening of the accident, result in the irrecoverable loss of entire sight of both eyes, or in amputation of both entire hands at or above wrists, or of both entire feet at or above ankles, or of both one entire hand and one entire foot at or above wrist and ankle, or of one entire hand or of one entire foot at or above wrist or ankle, accompanied by the irrecoverable loss of entire sight of one eye; or

D. One-half of said principal sum should such accident independently of all other causes, within such ninety days, result in amputation of one entire hand at or above wrist, or of one entire foot at or above ankle; or

E. One-third of said principal sum should such accident independently of all other causes, within such ninety days, result in irrecoverable loss of entire sight of one eye; or there shall be paid to the beneficiary named in said application, if surviving, or if not surviving to the executors, administrators or assigns of the insured:

F. The whole of said principal sum should such accident independently of all other causes result in death within ninety days from the happening of the accident; or there shall be paid the insured or the beneficiary, respectively, as herein provided:

G. Double the weekly indemnity provided in Clauses A and B, or double the amounts

provided in Clauses C, D, E and F, if such accident happens while the insured is riding as a passenger in a place regularly provided and intended for the general, ordinary and public use and occupation of passengers, in or on a public conveyance of a common carrier, regularly used for transport and occupation of passengers, and propelled by steam, electricity or cable, and such accident shall be due directly to and in consequence of the wrecking of such conveyance.

ILLNESS BENEFITS.—There shall be paid the insured:

H. Illness indemnity at the rate per month stated in said application for such time in excess of seven days, that said insured is necessarily and continuously confined inside the house and regularly visited in the house by a legally qualified physician by reason of illness that is contracted and begins after this policy has been maintained in force continuously for two months, and in such case, if following such confinement inside the house the insured by reason of such illness shall be wholly and continuously disabled and prevented from performing any and all duties pertaining to any business or occupation, though not confined inside the house, he shall be paid also said illness indemnity at one-fifth the said rate per month, during such disability while so convalescent, provided the maximum limit of indemnity under this Clause H shall be a sum equal to the amount payable for six months' confinement inside the house.

BENEFITS INCREASED.—If premiums for twelve consecutive months' insurance have been paid without default under this policy, the amounts of all benefits provided under Clauses A, B, C, D, E, F, G and H shall be increased ten per cent (10%), this policy being in full force and effect.

MONTHLY PREMIUMS.—Upon payment of the further sum of one dollar at or before noon, standard time, of the day this policy expires and the payment of a like sum at or before noon, standard time, of the fifteenth day of each and every consecutive month thereafter, this policy shall be extended one month for each such payment.

NON-FORFEITABLE PROVISION.—It is hereby agreed that should the accident happen while the insured is following any occupation, or is in any exposure, or is performing acts parallel in hazard to the characteristic acts of any occupation classed by the company as more hazardous than is specified in the application for this policy, this insurance shall not be forfeited nor voided, but any amount payable under this policy shall be such an amount as the premium paid will purchase at the rates fixed for such more hazardous occupation.

INSURANCE FOR BENEFICIARY.—In consideration of the premium and of the agreements and warranties in the application for this policy, the beneficiary named in said application, provided that said beneficiary is a person other than the insured, not under eighteen nor over sixty years of age, and is not then insured under any other policy in this company, is insured against the results, hereinafter set forth, of and caused solely by external, violent and accidental means at once producing visible external mark upon the body, which means shall happen during the term of and while this policy is in full force and effect, and while the beneficiary is riding as a passenger in a place regularly provided and intended for the general, ordinary and public use and occupation of passengers in or on a public conveyance of a common carrier, regularly used for the transport and occupation of passengers and propelled by steam, electricity or cable, and which accident shall be due directly to, and in consequence of the wrecking of such conveyance as follows: In the manner and amount set out in Clauses C, D, E and F hereof, and subject to all the provisions of this policy. All benefits under this article shall be payable to said beneficiary, and in case of the death of said beneficiary, then to the executors or administrators of said beneficiary.

INSURANCE FOR CHILDREN.—In consideration of the premium and of the agreements and warranties in the application for this policy the company indemnifies the insured, while this policy is in full force and effect, subject to all the provisions of this policy, against death or dismemberment, as hereinafter set out, sustained by any child of the insured not under one nor over sixteen years of age, such death or dismemberment resulting directly and independently of all other causes through external, violent and accidental means (injuries intentionally inflicted, and suicide, sane or insane, not included), as follows: In the amount provided in the following table under the age of the child at its last birthday in case of the death of said child, or the loss of both of its entire hands at or above the wrists, or of both its entire feet at or above the ankles, or of both one entire hand and one entire foot at or above wrist and ankle; provided such death or dismemberment results within ninety days from receipt of such injury; or in one-half the amount provided in the following table under the age of the child at its last birthday, in case of the loss of one hand at or above the wrist, or of one foot at or above the ankle, provided such loss results within ninety days from receipt of such injury. The following figures are for a policy with a monthly premium of two dollars or over. When such monthly premium is less than two dollars, amounts below are decreased proportionately:

Age at last birthday.....	1	2	3	4	5	6	7	8
Amount.....	$ 20	$ 20	$ 20	$ 20	$ 40	$ 60	$ 80	$ 100

Age at last birthday.....	9	10	11	12	13 to 15, inclusive.
Amount.....	$ 120	$ 140	$ 160	$ 180	$ 200

PROVISIONS.

Except, that immediately and within twenty days after the happening of any accident or beginning of any illness or disease which gives rise or may give rise to claim under this policy, written notice must be given to the company at its home office, in Los Angeles, Cal., of the place and date and cause of that accident or nature of that illness or disease, and the name and address of insured; and in like manner and at the same time or thereafter, but within the time hereinafter provided, written affirmative proof of the results of that accident, or effects of that illness or disease, and whether such results or effects were caused solely by that accident, or that illness or disease, must be furnished to the company at its home office; and if either such notice be not so given or such proof be not so furnished as and within the time so provided, no claim shall arise or be valid on account of any of the results of that accident or effects of that illness or disease. Such proof as to death, or loss of sight, or amputation, must be so furnished within one hundred and twenty days from the time of the accident. Such proof as to disability must be furnished before the expiration of thirty days from the time such disability ceases and also before the expiration of twenty-five months from the date of the accident or nine months from the beginning of the illness or disease. Legal proceedings to enforce any claim under this policy shall not be brought until after three months from the date of so furnishing such proof, nor brought at all on account of death, loss of sight or amputation unless begun within six months from time of death, loss of sight or amputation, respectively, or, if on account of disability, unless begun before the expiration of six months from the termination of such disability, and also before the expiration of thirty months from the date of the accident.

Any medical adviser of the company shall be allowed to examine the person or body of any person insured by this policy, or the person or body of any child of the insured, in respect to any alleged accident or result of accident, or illness or disease, in such manner and at such times as such medical adviser may require.

Any assignement of interest in this policy must be endorsed hereon and copy filed at the company's home office immediately after its execution, and the company shall not be held responsible for the validity of any assignment.

The right to make claim for one of the above specified results of any accident or illness or disease shall exclude all other claims based upon the same accident or illness or disease, and the right to make any claim other than for disability shall cause this policy to cease and it shall be surrendered to the company.

The company may cancel this policy at any time by written notice served on the insured or mailed to the insured at the residence given in said application, but such cancellation shall not affect any claim which may have already arisen. In case of such cancellation the company will thereafter, upon written demand of the insured at the company's home office and surrender of such canceled policy, pay to him the unearned portion of any premium paid.

The company may at its option, deduct as and for advance payment of premiums from whatever indemnity becomes payable at the rate of one monthly premium for each $10 indemnity, provided under Clause A, but in no case shall more than twelve months' premiums be deducted.

If claim for indemnity is made for more than one month's disability, as a condition precedent to recovery of the indemnity, the company must be furnished at its home office within ten days after the expiration of each period of one month of such continuous disability, a written report from the attending physician or surgeon stating fully insured's condition and probable duration of such disability, but there shall be only one claim and only one payment for or on account of the entire period of disability.

In event of claim arising under this policy due to disappearance or suicide, either while sane or insane, or intentional injuries inflicted by the insured or any other person, or accident or illness of which the sole or contributory or secondary cause is (or which occurs while affected by or under the influence of) any narcotic, anæsthetic or intoxicant, or sunstroke, freezing, vertigo or fits, or accident or illness occurring or suffered in strikes or riots or in war or while in military or naval service or while violating law or resisting arrest or fleeing from justice or while not in the United States, or Europe or Canada, or while in Alaska or territory acquired by the United States since 1897, or in event any of the following is either a partial or entire or direct or indirect result of, or is a sole or contributory cause of, accident or illness, viz.: infection or poison, or anything of a poisonous or toxic nature, or anything consciously or unconsciously or accidentally or otherwise taken, administered, absorbed or inhaled, or hernia, orchitis, venereal disease, rheumatism, unsound mind, delirium or hallucination, tubercular disease, sleep walking, lumbago, lame back, sciatica, neurasthenia, any chronic disease, medical or surgical treatment, or any illness not common to both sexes, the company's liability shall be limited to one-fifth the amount which would otherwise be payable under this policy.

If the payment of any premium shall be made after the expiration of the term for which policy had been previously paid or after the ceasing of insurance as provided in said application, and any accident happens between the time of either such expiration or ceasing of insurance and the time of such subsequent actual payment of premium, there shall be no claim on account of any result of such accident, nor for illness or disease, or effects thereof, originating after such expiration or ceasing of insurance and before the end of the fifteenth day after such subsequent actual payment of premium. All premiums are due without grace at the time specified herein, and payable at the company's home office at Los Angeles, Cal., or to an authorized collector of the company.

No alteration or waiver of the conditions or provisions of this policy or said application shall be valid unless made in writing at the company's home office at Los Angeles, Cal., and signed by the president or vice-president, and also secretary or assistant secretary; nor shall notice to or knowledge of any person of anything not written in said application *be held to effect a waiver* or estoppel upon the company or affect the terms of this contract

In witness whereof, The Pacific Mutual Life Insurance Company of California has caused these presents to be signed by its proper officers, but the same shall not be binding upon the company unless countersigned by a duly commissioned agent or manager.

WARRANTIES IN APPLICATION.

I agree that any order or assignment given by me to the company for monthly premiums shall be a part of my contract with the company and that the company does not accept or incur any responsibility for the collection thereof, and non-payment at due date of any such order or assignment or any portion thereof shall cause the insurance herein applied for to cease without notice.

I agree that this application shall not be binding on the company until the policy has actually been issued and the policy fee paid and that no claim hereunder shall originate between such date of issuance and payment, both of which are to be during the lifetime of the insured and while in good health and free from injury. Further that the company shall not be bound by statements made to or acquired by agents or solicitors unless written hereon. I further agree to accept the policy subject to all its provisions, conditions and limitations if issued. I agree that should the company through any cause issue two or more accident or health policies to me only the one of the latest date shall be valid.

I understand that no alteration or waiver of the conditions or provisions of any policy is valid unless made in writing at the company's home office in Los Angeles and signed by the president or vice-president, and also secretary or assistant secretary, and that no notice to or knowledge of any agent or any other person of anything not written in this application is to be held to effect a waiver or estoppel upon the company or affect the terms of any policy.

The Pennsylvania Casualty Company,

SCRANTON, PA.

Commenced Business 1899. THOMAS. E. JONES, President.
F. H. KINGSBURY, Secretary.

The Pennsylvania Casualty Company issues policies against accidents and sickness under the following classifications: A, B, C, D, E, F and G.

RATES $1000 AND $5.00.—Class A, $4.00; class B, $5.00; class B, S, $6.00; class C, $7.50; class C, S, $8.50; class D, $10.00; class D, S, $12.50; class E, $15.00; class F. $20,00; class G, $25.00.

AGE LIMITS.—Eighteen to sixty-five.

MAXIMUM INDEMNITY.—Accidental death, $20,000, weekly, $100, sickness, weekly, $50.

RIDERS:

A—Public conveyance $1 per $1000 additional, double indemnity.

B—Special bicycle $1 per $1000 additional, double indemnity.

FORMS ISSUED.—"Premium Dividend" policy, for business and professional men, annual premium, $25 (see form below). "General Disability" policy, annual premium, ages 18 to 50, $60; ages 51 to 60, $70 (see form below). "Ordinary accident" policy, annual premium, $20, pays half the principal sum for death from sunstroke, freezing, hydrophobia, septicæmia, choking in swallowing, somnambulism, assault by burglars or highwaymen, involuntary or unconscious inhalation of gas or other poisonous vapor, lifting, or the administration of anæsthetics while actually undergoing a surgical operation. Partial disability, five per cent annual increase; identification and optional cash settlements. For an extra premium of $1 per thousand, double benefits are given for travel accidents or injuries received while riding a bicycle. "Keystone Accident" policy provides optional cash settlements, surgeon's fees for minor injuries, arbitration, surgical benefits as per schedule, identification, double benefits for travel accidents, beneficiary insurance. Cost, Class A, $25 yearly. "Universal Health" policy sells for $7 yearly for each $5 weekly indemnity (see form below).

COMBINATION A. SUPPLEMENT.

In consideration of — dollars additional premium it is hereby agreed by the Pennsylvania Casualty Company that if the assured sustain bodily injuries through external, violent and accidental means in a manner hereinafter specified the indemnity shall be double the amount stipulated in said policy.

(1) If such injuries shall be received while riding as a passenger in or on any common carriers' public conveyance (except a caboose) propelled by steam, electricity, cable, gasoline or compressed air, or

(2) In consequence of the burning of any building occupied by the assured as owner, guest or tenant, or

(3) While actually riding as a passenger in an elevator provided for such service only.

Attached to and forming part of policy No. 1000, issued by the Pennsylvania Casualty Company of Scranton, Pa., and subject to all the conditions and provisions of said policy.

SPECIAL BICYCLE SUPPLEMENT.

In consideration of the payment in advance of an additional premium of five dollars on Policy No. by Philip Partridge, the assured under said policy, it is agreed by the Pennsylvania Casualty Company that if the assured shall sustain bodily injuries while riding on a bicycle in the ordinary and lawful manner, of riding for pleasure or business, but not racing, the amount to be paid under this policy to the assured, or his beneficiary, as the case may be, shall be double the amount provided for in the classified schedule in said policy under class A.

THE POLICY FORM—PREMIUM DIVIDEND POLICY.

ANNUAL PREMIUM, $25. PRINCIPAL SUM, $5000-$10,000.
WEEKLY INDEMNITY, $25-$50.

The Pennsylvania Casualty Company of Scranton, Pa. (hereinafter called the company), in consideration of the payment of

he premium of $25, and of the statements in the schedule of
'arranties hereinafter contained, which statements the assured
akes on the acceptance of this policy and warrants to be true.
Does insure James Russell, the person described in said schedule, for twelve months
om the first day of March, 1905, commencing and ending at 12 o'clock noon, standard
me, against disability or death resulting directly, and independently of all other causes,
om bodily injuries sustained through external, violent and accidental means, suicide,
me or insane, not included. The principal sum insured hereby is $5000. The weekly
demnity for total disability is $25.

1. If death shall result from any such injury, independently of all other causes, within
nety days from the happening of the accident causing such injury, the company will
ay the principal sum above specified to Jane Russell, wife of the assured, if surviving,
herwise to the legal representatives of the assured; (A) or if the loss by actual separa-
on, at or above the wrist or ankle, of both hands or both feet, or of one hand and one
ot, or the irrecoverable loss of the sight of both eyes, or the irrecoverable loss of the
ght of one eye and the loss, by actual separation at wrist or ankle, of one hand or one
ot, shall so result, within said ninety days, the company will pay the assured the prin-
pal sum of this policy, which payment shall terminate the policy; (B) or if the loss, by
ctual separation, at or above the wrist or ankle, of one hand or of one foot, shall so re-
lt, within said ninety days, the company will pay the assured one-half the principal
m of this policy, which payment shall terminate the policy; (C) or if the irrecoverable
ss of the sight of one eye shall so result, within the said ninety days, the company will
ay the assured one-third the principal sum of this policy, which payment shall terminate
is policy; (D) or if such injury, independently of all other causes, shall immediately,
ntinuously and wholly disable and prevent the assured from performing any and every
ind of duty pertaining to his occupation, the company will pay the assured the weekly
demnity before specified, for the period of such disability, but not exceeding two hun-
red consecutive weeks; provided, however, that the weekly indemnity to be paid shall
ot exceed the average weekly income of the assured; (E: Partial disability) where
ch injuries shall not wholly disable the assured as above, but shall immediately, contin-
ously and wholly disable him from the performance of one or more important daily duties
ertaining to his occupation, the company will pay to him not exceeding four-fifths of
he indemnity per week above specified, for the period of such partial disability, not
xceeding twenty-six consecutive weeks from date of injury, the amount to be determined
y the company from the nature of the injury; or where such partial disability shall follow
. period of total disability, the indemnity for partial disability shall be paid, but not for
nore than twenty-six weeks, nor for any such disability extending beyond two hundred
weeks from date of injury.

2. Double the amounts provided above will be paid—1st. If such injuries shall be
eceived while riding as a passenger in or on any common carrier's public conveyance
ropelled by steam, electricity, cable, or compressed air, or 2nd, in consequence of the
urning of any building or the destruction thereof by cyclone or tornado while the assured
s therein as owner, guest or tenant. 3rd. While riding as a passenger in a regular pas-
enger elevator.

3. (SPECIAL BENEFITS.)—Or, if sunstroke, freezing, hydrophobia, septicæmia, chok-
ng in swallowing or involuntary or unconscious inhalation of gas or other poisonous
apor, or the administration of anaesthetics while actually undergoing a surgical operation
t the hands of a duly qualified regular physician, caused by external, violent and acci-
ental means, shall result in the death of the assured within ninety days from the date of
xposure or infection, independently of all other causes, the company will pay the bene-
iciary hereinafter named one-half the principal sum, or in the event of prior death, to
he executors, administrators or assigns of the assured, anything in this policy to the
ontrary notwithstanding.

4. If the assured shall suffer injury received as aforesaid and named in the schedule
f optional cash settlements hereinafter contained, he may elect, subject to all the terms
nd conditions of the policy, to receive the amount of indemnity specified opposite such
injury in lieu of all weekly indemnity for either total or partial disability, provided he
ignifies his choice in writing addressed to the company at Scranton, Pa., within ten days
from the date of occurrence of said injury.

5. (SURGEON'S BILLS WHEN NO CLAIM IS MADE.)—If any injury covered by the
erms and conditions of the policy, does not result either in the loss of limb or sight, nor
yet in total or partial loss of time, but does require treatment by a surgeon, the company
will reimburse the insured for the cost of said surgical treatment to an amount not in excess
of the indemnity payable for one week's total disability, provided the surgeon's receipt
and affidavit of claim be furnished to the home office of said company within 30 days from
the event causing the injury.

6. (SURGICAL BENEFITS.)—If injuries sustained by the assured covered by this policy
shall, within ninety days from the date hereof, necessitate surgical operation named in
the schedule of operations herein contained, the company will pay as specified in the
schedule, in addition to the indemnity herein provided, but such payment shall not be
made for more than one operation as the result of any one accident. No payment will
be made for operations not named in the schedule.

7. (CERTIFICATE OF IDENTIFICATION AND REGISTRATION.)—If the assured shall,
by reason of injury, during the time this policy is in force, be physically unable to com-
municate with friends, the company will, upon receipt of a telegram or other message
giving the above policy number, immediately transmit to the relatives or friends of as-
sured named in this policy, any information respecting him, and will defray all expenses
necessary to put the assured in communication with, and in the care of friends, providing
such expense shall not exceed the indemnity payable for four (4) weeks' total disability.

8. (ARBITRATION.)—*It is agreed that in case a dispute shall arise as to any claims
under this policy, at the request of the assured, the same shall be submitted to three dis-*

interested arbitrators to be chosen as follows: One by the company, one by the assured and the other to be mutually agreed upon by the company and the assured.

9. (CHANGE OF BENEFICIARY.)—One person only will be covered as beneficiary, but the assured may at any time during the continuance of this policy, providing the policy is not then assigned, change the beneficiary by written notice to the company at its home office, accompanied by this policy, such change to take effect on the endorsement of the same upon the policy by the company.

10. (INCREASE OF INSURANCE.)—Each consecutive full year's renewal of this policy, providing premium is paid annually in advance, shall add five per cent to the benefits provided in Part 1, until such additions shall amount to twenty per cent, and thenceforth, so long as this policy is maintained in force, the insurance will be for the original benefits plus the accumulations.

11. (BENEFICIARY INDEMNITY.)—If the beneficiary named in the schedule of warranties is a person other than the assured and between the ages of eighteen and sixty, then if such beneficiary shall, during the period of this contract, sustain bodily injuries through external, violent and accidental means (suicide, sane or insane, not included), while riding as a passenger and being in and upon any railway passenger car using steam, cable, compressed air or electricity as a motive power, or while in a passenger elevator, or while traveling as a passenger on board a steam vessel of any regular line for the transportation of passengers, or which are caused by the burning of a building while the beneficiary is therein, the company will pay in lieu of any other indemnity, as follows: (*a*) If the death of the beneficiary shall result therefrom within ninety days from the date of injury, will pay to the assured the principal sum; (*b*) or, if such injury shall result within ninety days from the date thereof, in the loss by severance at or above the wrist or ankle, of both hands or both feet, or of one hand and one foot, or in the entire and irrecoverable loss of the sight of both eyes, will pay to the beneficiary the principal sum; (*c*) or, if such injury shall result within ninety days from the date thereof in the loss by severance at or above the wrist or ankle, of one foot or one hand, will pay to the beneficiary one-half principal sum; (*d*) or, if any injury so sustained, which is specified in the beneficiary's schedule of fixed indemnities, will pay the sum set opposite such injury in such schedule to the beneficiary. (Not more than one fixed indemnity shall be paid for injury resulting from one accident.)

12. (SURGICAL BENEFITS FOR BENEFICIARY.)—If injury so sustained by the beneficiary, within the terms and conditions of this policy, shall within ninety days from date of receiving such injury, necessitate a surgical operation named in the schedule of operations hereinafter mentioned, the company will pay in addition to the indemnity herein provided, one-half of the sum set opposite such operation in the said schedule, but payment shall not be made for more than one operation as a result of any one accident.

13. (PREMIUM DIVIDENDS.)—The company will create, each year, a "Five-Year Bonus Fund" equivalent to three per cent of the gross premium income received during the calendar year from "Premium Dividend Policies," and each annual sum or bonus fund so acquired, shall be declared and distributed as a bonus for the reduction of premiums five years from the date of acquisition in the following manner: The bonus fund shall be divided among the holders of premium dividend policies who have maintained their policies continuously in force during the preceding five years—in proportion to the principal sums provided by the policies of each, respectively. Beginning five years from the date of this policy the assured shall participate in the yearly distribution of said bonus funds, provided this policy is then in full force and effect.

GENERAL AGREEMENTS.

1. This insurance does not cover death or accidental injury suffered outside the limits of Canada, Europe or the United States (not including Alaska nor the possessions of the United States beyond the seas); nor disappearance or suicide, sane or insane.

2. No claim shall be valid in excess of $24,000 under accident policies of this company. All premiums paid for such excess shall be returned on demand to assured or his executors, administrators or assigns. If the assured carries insurance in this or other companies or associations, or both, making an aggregate weekly indemnity in excess of his average weekly earnings, this company shall be liable for only such proportion of the insurance other than for loss of life, as said average weekly earnings shall bear to the aggregate of the single weekly indemnity of the entire insurance so carried. Claims for indemnity for disability of less than thirteen weeks' duration shall be payable at the end of period of disability only; claims in excess shall be payable at the end of each thirteen weeks of continuous disability, proof as required in Paragraph 4 to be given before each payment.

3. The benefits provided in Parts 3 or 10 shall not apply to any accident or injury, fatal or otherwise, sustained while getting on or off, or being upon the step or steps of any railway or street railway car.

4. Notice shall be given in writing to the company at its office in Scranton, Pa., of any accidental injury or death for which claim can be made, within ten days from the date of accident, and within thirty days thereafter the company shall be furnished with a written statement of all particulars within the knowledge of the claimant pertaining thereto. Before any claim shall become due and payable, satisfactory, verified, affirmative proof of the death or injury of the assured must be furnished to the company. Legal proceedings for recovery hereunder may not be brought before the expiry of three months from date of filing final proof or proof of thirteen weeks' disability at the company's home office, nor brought at all unless begun within one year from time of death, or of loss of limb or sight, or of the termination of disability. Claims not brought in accordance with the provisions of this paragraph shall be forfeited to the company.

5. If the assured is injured after having changed his occupation to one classified by *this company as more hazardous than that herein stated, or is injured while doing any*

act or thing pertaining to any more hazardous occupation, the company's liability shall be only for such proportion of the principal sum or other indemnity as the premium paid by him would purchase at the rates fixed by this company for such more hazardous occupation.

6. The company shall have the right and opportunity to examine the person of the assured when and so often as it requires in respect to any alleged disability, and also the right and opportunity to make an autopsy in case of death.

7. This policy or any renewal thereof, shall not take effect unless the premium is actually paid previous to any accident under which claim is made, and the assured shall not assign the same or any interest therein, except with the written consent of the company, signed by its president or one of the secretaries of the company.

8. The company may cancel this policy by mailing notice of cancellation to the assured's address, hereinafter given, with its check for the unearned part, if any, of the premium.

9. This contract is made and accepted by the assured subject to the foregoing stipulations and conditions, and no waiver, alteration or modification of this contract shall be binding upon the company unless the same is endorsed hereon, or attached hereto and signed by the president or one of the secretaries of the company.

In witness whereof, The Pennsylvania Casualty Company of Scranton, Pa., has caused these presents to be signed by its president and secretary on the fifteenth day of March, 1907, but this policy shall not be binding on the company unless countersigned by a duly authorized agent.

SCHEDULE OF OPTIONAL CASH SETTLEMENTS.—For each $5000. First year's principal sum. Proportionate amounts for larger or smaller principal sum. Double these amounts payable to the insured for travel accidents, and half these amounts paid to the beneficiary for travel accidents. For loss by accident, independent of all other causes, within ninety days after injury, of a thumb, $125; one or more fingers (at least one entire phalanx), $150; one or more entire toes, $150. For immediate and complete dislocation at time of accident, of the wrist, $125; elbow, $125; shoulder, $100; hip, $300; knee, $200; any bones of the foot,-$150; two or more toes, $50; two or more fingers, $50; an ankle, $150; For hernia, the immediate and direct result of the accident, $70. For the immediate and complete fracture at time of accident, of bones of the hand (not finger), $125; two or more toes, $100; two or more fingers, $100; two or more ribs, $100; bones of the foot (not toe), $125; collar bone, $150; forearm, between the wrist and elbow, $150; arm, between elbow and shoulder, $300; lower jaw, $75; leg, $200; pelvis, $250; knee cap, $200; bone of the thigh, $300; skull, both tables, $325.

SCHEDULE OF OPERATIONS.—The amounts named below shall be payable to the assured, or one-half thereof to the beneficiary, as the case may be, for operations necessitated by accidental injuries sustained within the terms of this policy for each $5000 of principal sum, proportionate amounts being payable if the principal sum is larger or smaller. Amputation of foot, hand or forearm, $25; leg or arm, $50; thigh, $100; finger or fingers, $10. Dislocations—reduction of shoulder, elbow, hip, knee or ankle, $25; wrist or lower jaw, $15; thumb or fingers, $10. Excision of shoulder, hip or knee joint, $100; elbow, wrist or ankle joint, $50; toe or toes, $25. Fractures—reduction of nose, lower jaw, collar bone or shoulder blade, $25; breast bone, $10; rib or ribs, $10; upper arm, $35; forearm (one or both bones), $25; wrist or hand, $15; fingers, $10; any of the bones of the pelvis or sacrum, $50; coccyx, $10; thigh, $75; knee cap or leg bones (one or both), $50; bones of foot, $15; toe or toes, $10. Gunshot wounds—treatment not necessitating amputation or laparotomy, $25. Hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $100 Laparotomy—opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision, $100. Necrosis (death of bone)—sequestrotomy (removal of dead bone), $35. Peritonitis (see laparotomy), $100. Skull trephining for fracture, $100. Synovitis (inflammation of the lining membrane of a joint)—incision, $25. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, $100. Wounds of scalp or other parts—suturing, $5.

GENERAL DISABILITY POLICY.

ANNUAL PREMIUM, $60. PRINCIPAL SUM, $5000-$10,000.
WEEKLY INDEMNITY, $25-$50.

The Pennsylvania Casualty Company of Scranton, Pa. (hereinafter called the company), in consideration of the payment of the premium of sixty dollars and of the statements in the schedule of warranties hereinafter contained, which statements the assured makes on the acceptance of this policy and warrants to be true, does insure , the person described in said schedule, for twelve months from the 15th day of May, 1904, commencing and ending at 12 o'clock noon, standard time, (1) against disability or death resulting directly, and independently of all other causes, from bodily injuries sustained through external, violent and accidental means, suicide, sane or insane, not included; and *(2) against disability from* illness as hereinafter defined.

ACCIDENT BENEFITS.—1. If said injuries shall immediately, continuously and wholly disable the assured from performing any and every kind of duty pertaining to his occupation, the company will pay the assured the weekly indemnity for the period of said disability, but to an amount not exceeding the principal sum; (a) or if loss, by actual separation, at or above the wrist or ankle, of both hands or both feet, or of one hand and one foot, or the irrecoverable loss of the sight of both eyes, shall so result from said injuries within ninety days, the company will pay the assured the principal sum, which payment shall terminate the policy; (b) or if loss, by actual separation, at or above the wrist or ankle, of one hand or one foot, or the irrecoverable loss of the sight of one eye, shall so result from said injuries within ninety days, the company will pay the assured two-fifths of the principal sum, which payment shall terminate the policy; or if death shall result within ninety days from said injuries, independently of other causes, the company will pay the beneficiary hereinafter named, if surviving, the principal sum, or in the event of prior death, to the executors, administrators or assigns of the assured.

2. Or, if said bodily injuries so received by the assured while riding as a passenger in or on a public conveyance propelled by steam, compressed air, electricity or cable, and provided for passenger service, including passenger elevators, or in consequence of the burning of a building occupied by the assured as owner, guest, tenant or employee, shall immediately, continuously and wholly disable and prevent the assured from performing any and every kind of duty pertaining to his occupation, the company will pay the assured twice the weekly indemnity for the period of said disability, but to an amount not exceeding twice the principal sum; (a) or if the loss, by actual separation, at or above the wrist or ankle, of both hands or both feet, or of one hand and one foot, or the irrecoverable loss of the sight of both eyes, shall so result within ninety days from said injury (received as defined by this paragraph), the company will pay the assured twice the principal sum, which payment shall terminate the policy; (b) or if the loss, by actual separation, at or above the wrist or ankle, of one hand or one foot shall so result within ninety days from said injury (received as defined by this paragraph), the company will pay the assured the principal sum, which payment shall terminate the policy; or if death shall so result within ninety days from said injuries (received as defined by this paragraph), independently of all other causes, the company will pay the beneficiary hereinafter named twice the principal sum, or in the event of prior death, to the executors, administrators or assigns of the assured.

3. Or, if said injuries shall not wholly disable the assured, but shall prevent him from performing fully work essential to his duty or duties, the company will pay the assured, for a period not exceeding twenty-six consecutive weeks, a sum to be determined by the company, but not less than twenty-five per cent, nor greater than seventy-five per cent of the weekly indemnity before specified, depending upon the extent of the disability.

4. Or, if such injury does not result in any loss as stated above, but requires medical or surgical treatment, the company will pay the amount actually expended by the assured for such treatment, not exceeding, however, a sum equal to the weekly indemnity for one week as provided by this policy.

5. If the assured shall suffer injury received as aforesaid and named in the Schedule of Optional Cash Settlements hereinafter contained, he may elect, subject to all the terms and conditions of the policy, to receive the amount of indemnity specified opposite such injury in lieu of all weekly indemnity for either total or partial disability, provided he signifies his choice in writing addressed to the company at Scranton within ten days from the date of occurrence of said injury.

6. HEALTH BENEFITS.—Or, if the assured shall contract during the term of this policy, any disease that shall not result in death, but shall result independently of all other causes, within one year from date of this insurance or of any renewal hereof, in the irrecoverable loss of the sight of both eyes or in permanent paralysis, whereby the assured shall entirely lose the use of both hands or both feet, or of one hand and one foot, and on account of either of said conditions be permanently unable to engage in any work or occupation for wages or profit, the company will pay to him, upon the filing at the company's home office of satisfactory proofs of the continuance for fifty-two consecutive weeks of such blindness or paralysis, one-half the principal sum, which payment shall terminate the policy.

7. Or, if the assured shall suffer from bodily disease or illness not hereinafter excepted and such disease or illness shall wholly disable and prevent the assured from performing any and every kind of duty pertaining to his business or occupation, the company will pay to him the weekly indemnity before specified for the period of such disability, during which he shall necessarily be confined to the house; any disability of less than seven consecutive days or in excess of twenty-six weeks is not covered.

8. If such injury sustained or illness contracted within the term of this policy shall within ninety days from the date of commencement of disability from such injury or illness necessitate surgical operation named in the Schedule of Operations hereinafter contained, the company will pay, in addition to the indemnity herein provided, the sum set opposite such operation in said schedule, provided always that such an amount shall not be payable for more than one operation as the result of any one illness or accident.

9. If the assured is involuntarily detained in his home, or upon any steam passenger vessel by order of a board of health, or other governmental authority, based upon an infectious or contagious disease, and is thereby prevented from performing any and every duty pertaining to his occupation, the company will pay the assured the weekly indemnity, as provided by this policy, during the period of said detention, but not exceeding ten weeks.

10. BENEFICIARY BENEFITS.—If the beneficiary named in the Schedule of Warranties

is a person other than the assured and between the ages of eighteen and sixty years, then if such beneficiary shall, during the period of this contract, sustain bodily injuries through external, violent and accidental means (suicide sane or insane not included), while riding as a passenger and being in and upon any railway passenger car using steam, cable, compressed air or electricity as a motive power, or while in a passenger elevator, or while traveling as a passenger on board a steam vessel of any regular line for the transportation of passengers, or which are caused by the burning of a building while the beneficiary is therein, the company will pay in lieu of any other indemnity, as follows: (*a*) If the death of the beneficiary shall result therefrom within ninety days from the date of injury, will pay to the assured, the principal sum. (*b*) Or, if such injury shall result within ninety days from the date thereof, in the loss by severance at or above the wrist or ankle, of both hands or both feet, or of one hand and one foot, or in the entire and irrecoverable loss of the sight of both eyes, will pay to the beneficiary, the principal sum. (*c*) Or, if such injury shall result within ninety days from the date thereof in the loss by severance at or above the wrist or ankle, of one foot or one hand, will pay to the beneficiary, one-half principal sum. (*d*) Or if any injury so sustained, which is specified in the beneficiary's schedule of fixed indemnities, will pay the sum set opposite such injury in such schedule to the beneficiary. (Not more than one fixed indemnity shall be paid for injury resulting from one accident.) (*e*) Or, if injury so sustained by the beneficiary, within the terms and conditions of this policy, shall within ninety days from date of receiving such injury, necessitate surgical operation named in the schedule of operations hereinafter mentioned, the company will pay in addition to the indemnity herein provided, one-half of the sum set opposite such operation in the said schedule, but payment shall not be made for more than one operation as a result of any one accident.

11. CONDITIONS.—This insurance does not cover persons under eighteen or over sixty years of age; nor disability resulting from any disease or illness contracted while engaged in military or naval service; nor any disease resulting from injuries; nor any disease for which the assured is not regularly treated by a licensed physician; nor any disease contracted within fifteen days from noon of the day on which this policy is issued.

12. If the assured shall become entitled to indemnity for disability on account of accidental injury, the company shall not, for the same period of time, be liable for any disability on account of illness.

13. No claim against this company on account of accidental injury shall be valid in excess of twenty-five thousand dollars principal sum or seventy-five dollars weekly indemnity under policies or tickets either separately or together. No claim against this company on account of blindness or paralysis from disease shall be valid in excess of seven thousand five hundred dollars, or for disability from illness in excess of seventy-five dollars weekly indemnity. Insurance in excess shall be void and the premium paid for such excess shall be refunded on demand.

14. This insurance does not cover death or accidental injury suffered outside the limits of the United States (not including Alaska or its possessions beyond the seas), Canada and Europe, nor disappearance, or suicide sane or insane.

15. One person only will be covered as beneficiary, but the assured may at any time during the continuance of this policy, providing the policy is not then assigned, change the beneficiary by written notice to the company at the home office, accompanied by this policy. such change to take effect on the endorsement of the same upon the policy by the company.

16. Double benefits shall not apply to any accident or injury, fatal or otherwise, sustained while getting on or off, or being upon the step or steps of any railway or street railway car.

17. Written notice of any disability, fatal or non-fatal, for which claim can be made shall be given to the company at its home office at Scranton, Pa., within ten days from the date of the disability. Affirmative proof of death, or of loss of limb, or of sight, or of duration of disability, must also be furnished to the company within two months from the time of death, or of loss of limb or of sight, or of the termination of disability. Affirmative preliminary proofs of blindness or paralysis must also be furnished to the company within two months, and affirmative final proofs within fourteen months from date of beginning of total blindness or paralysis. Legal proceedings for recovery hereunder may not be brought before the expiry of three months from date of filing final proofs at the company's home office, nor brought at all unless begun within one year from time of death, or of loss of limb or sight, or of the termination of disability, or unless begun within eighteen months from date of beginning of total blindness or paralysis. Claims not brought in accordance with the provisions of this paragraph will be forfeited to the company.

18. The company shall have the right and opportunity to examine the person of the assured when and so often as is required in respect to any alleged disability, and also the right and opportunity to make an autopsy in case of death.

19. If the assured is injured after having changed his occupation to one classified by this company as more hazardous than that herein stated, or is injured while doing any act or thing pertaining to any more hazardous occupation, the company's liability shall be only for such proportion of the principal sum or other indemnity as five-twelfths of the premium paid for this policy would purchase at the rates fixed by this company for such more hazardous occupation.

20. Any claim shall be subject to proof of interest, and no assignment of interest under this policy shall be valid unless consent thereto is formally endorsed hereon by an officer of the company.

21. An agent has no authority to change this policy or to waive any of its provisions; nor shall notice to any agent or knowledge of his or of any other person be held to effect a waiver or change in this contract or any part of it. No change whatever in this policy and no waiver of its provisions shall be valid unless an endorsement is added hereto signed by the president or one of the secretaries of the company, expressing such change or waiver. This policy, *or any renewal hereof*, shall not take effect unless the full premium is paid *previous to any disability* under which claim is made.

22. The company may cancel this policy by mailing notice of cancellation to the assured's address, hereinafter given, with its check for the unearned part, if any, of the premium.

ACCUMULATION.—Each consecutive full year's renewal of this policy, providing premium is paid annually in advance, shall add ten per cent (10%), or, if premium is paid otherwise than annually in advance, shall add five per cent (5%) to the benefits Provided in Part 1, until such additions shall amount to fifty per cent (50%) and thenceforth, so long as this policy is maintained in force, the insurance will be for the original benefit plus the accumulation.

In witness whereof, The Pennsylvania Casualty Company of Scranton, Pa., has caused these presents to be signed by its president and secretary on the first day of April, 1906, but the same shall not be binding on the company unless countersigned by a duly authorized agent.

IDENTIFICATION.

The company makes a complete registry of its policy-holders in the accident and health departments. Upon the receipt of the premium for this policy the company will issue and forward to the assured a certificate of identification, wherein it is agreed that, if the assured, by reason of injury or illness, shall be physically unable to communicate with friends, the company, upon the receipt of a telegram or other message giving the number of this policy, will immediately transmit to his relatives or friends any necessary information respecting him, and will defray all expenses required to place the assured in the care of friends, provided such expense shall not exceed the sum of one hundred dollars ($100); and provided also that no certificate is issued unless the premium amounts to at least twenty dollars ($20).

SCHEDULE OF OPTIONAL CASH SETTLEMENTS.—For each $1000. First year's principal sum. For loss by accident, independent of all other causes, within ninety days after injury, viz.: ordinary accidents, paragraph 1. Of a thumb, $25; of one or more fingers, (at least one entire phalanx), $30; one or more entire toes, $30; for immediate and complete dislocation at time of accident, viz.: Of the wrist, $25; of the elbow, $25; of the shoulder, $20; of the hip, $60; of the knee, $40; of any bones of foot, $30; of two or more toes, $10; of two or more fingers, $10; of an ankle, $30; for hernia, the immediate and direct result of the accident, $14; for the immediate and complete fracture at time of accident, viz.: Of the bones of the hand (not finger), $25; of two or more toes, $20; of two or more fingers, $20; of two or more ribs, $20; of the bones of the foot (not toe), $25; of the collarbone, $30; of the forearm, between the wrist and elbow, $30; of arm between elbow and shoulder, $60; of the lower jaw, $15; of the leg, $40; of the pelvis, $50; of the kneecap, $40; of the bone of the thigh, $60; of the skull, both tables, $65.

NOTE.—Double above amounts payable for travel accidents, paragraph 2.

BENEFICIARY'S SCHEDULE OF FIXED INDEMNITIES.—For each $1000. First year's principal sum, one-half amounts in schedule of optional cash settlements.

SCHEDULE OF OPERATIONS.—Amounts payable in addition to weekly indemnity: Appendicitis (see laparotomy), $100; aneurism (tumor of artery), ligation, $50; amputation of foot, hand or forearm, $25; leg or arm, $50; thigh, $100; finger or fingers, $10; abscess or boil, incision, $5; bone abscess, trephining, $25; bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, $50; carbuncle, incision and treatment, $5: caries (bone ulcer) curetting, $15; dislocations, reduction of shoulder, elbow, hip, knee or ankle, $25; wrist or lower jaw, $15; thumb or fingers, $10; excision of shoulder, hip or knee joint, $100; elbow, wrist or ankle joint, $50; toe or toes, $25; eye, ear, nose or throat, any cutting operation, $10; felon, incision, $5; fractures, reduction of nose, lower jaw, collarbone or shoulder blade, $25; breastbone $10; rib or ribs, $10; upper arm, $35; forearm (one or both bones), $25; wrist or hand, $15; fingers, $10; any of the bones of the pelvis or sacrum, $50; coccyx, $10; thigh, $75; kneecap or leg bones (one or both), $50; bones of foot, $15; toes, $10; ganglion (cystic tumor of tendon sheath) incision and curetting, $15; gunshot wounds, treatment not necessitating amputation or laparotomy, $25; hernia (abdominal), any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $100; hydrocele, tapping, incision or excision of sac, $25; ingrowing toe nail, removal, $10; intestinal obstruction (see laparotomy); kidney, fixation or removal, $100; laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision, $100; lithotomy (operation for removal of stone in bladder), any cutting, $100; mastoiditis, operation for, $50; necrosis (death of bone), sequestrotomy (removal of dead bone), $35; œsophogotomy for stricture or other cause, $100; peritonitis (see laparotomy), $100; paracentesis, tapping of abdomen, $25; bladder, $25; ear drum, $15; rectum, operation for hemorrhoids (external or internal), excision or ligation, $25; prolapsed, operation for, $25; fistula in ano, incision, $25; polypus, extirpation, $25; malignant stricture, excision or colostomy, $100; skull trephining for fracture or other cause, $100; synovitis (inflammation of the lining membrane of a joint), incision, $25; tetanus, injection of antitetanic serum into frontal lobe of brain, $100; tumors, extirpation from any part of the body, benign, $15; malignant, $50; varicose veins, ligation or excision, $25; varicocele, acupressure, ligation or excision, $25; wounds of scalp or other parts, suturing, $5.

The amounts stated in the above "schedule of operations" are payable under this policy if issued for five thousand dollars principal sum, proportionate amounts being payable if the policy is issued for a larger or smaller principal sum.

UNIVERSAL HEALTH POLICY.

ANNUAL PREMIUM, $35. WEEKLY INDEMNITY, $25.

The Pennsylvania Casualty Company of Scranton, Pa. (hereinafter called the company), in consideration of the payment of the

premium of thirty-five dollars, and of the statements in the schedule hereinafter contained, which statements the assured makes on the acceptance of this policy and warrants to be true, does insure James Russell, the person described in said schedule, for a period of one year, from twelve o'clock noon, fifteen days after the date of this policy, the said insurance to be as follows:—*i. e.*

If the assured shall, during the term of this policy, contract a disease which shall not terminate in death, but shall result independently of all other causes within one year from the date of this insurance, or any renewal hereof, in the total and irrecoverable loss of the sight of both eyes or in permanent paralysis which shall cause the assured to entirely lose the use of both hands or both feet, or of one hand and one foot, and on account of either of such disabilities be permanently and entirely unable to engage in any work or occupation for wages or compensation of any kind, the company will, upon the filing at the company's home office of satisfactory proofs of the continuance for fifty-two consecutive weeks of such disability, pay to him an amount which together with any payment already made shall equal one hundred weeks indemnity in lieu of all other indemnity.

Or if the assured shall suffer from any illness or disease not hereinafter excepted and such illness or disease shall wholly disable and prevent the assured from performing any and every kind of duty pertaining to his business or occupation, the company will pay said assured twenty-five dollars per week for the period of such disability during which he shall necessarily be confined to the house, but any disability of less than seven consecutive days or in excess of twenty-six consecutive weeks is not covered.

If illness contracted within the terms of this policy shall within ninety days from the date of commencement of disability from such illness necessitate a surgical operation named in the schedule of operations hereinafter contained, the company will pay in addition to the indemnity herein provided the sum set opposite such operation in said schedule, provided always that such an amount shall not be payable for more than one operation as the result of any one cause of illness.

This insurance does not cover disability resulting from any disease or illness contracted or suffered outside the limits of the United States (not including Alaska and its possessions beyond the seas), Canada and Europe; nor resulting from voluntary or unnecessary exposure to contagion or infection or resulting from injury by violence or occasioned by or resulting from a surgical operation or any disease for which the assured is not regularly and continuously treated by a licensed physician.

If the assured shall have become entitled to or claimed indemnity for disability on account of accidental injuries from this or any other company or association, this company shall not for the same period of time be liable for any disability on account of illness.

The total health insurance under all the policies of The Pennsylvania Casualty Company, that may be issued to any one person, is limited to an aggregate weekly indemnity of fifty dollars for not exceeding twenty-six weeks. Insurance in excess shall be void and premium paid for such excess shall be refunded on demand. No policy will be valid if written upon any person under the age of eighteen or over sixty years.

Failure of the assured or his representatives to notify the company in writing at its home office within ten days from the commencement of the illness for which a claim for indemnity can be made under the provisions of this policy, shall render this policy void and of no effect. Positive and affirmative proof of duration of disability must also be furnished to the company on blanks provided for that purpose within two months from the termination of such disability. Preliminary proof of blindness or paralysis must also be furnished to the company within two months and positive affirmative final proof within fourteen months from the date of beginning of total blindness or paralysis. Legal proceedings for recovery hereunder shall not be brought before the expiration of three months from the date of filing final proofs at the company's home office, nor be brought at all unless begun within eighteen months from the date of beginning of irrecoverable blindness or permanent paralysis, or within six months from the termination of disability which may have resulted from any of the other diseases specified in this policy. Claims not brought in accordance with the provisions of this paragraph will be forfeited to the company.

If the assured carries health or sick benefit insurance in other companies or associations, or both, providing for an aggregate weekly indemnity in excess of his average weekly earnings, the company shall be liable for only such proportion of this insurance as such earnings shall bear to the aggregate of the weekly indemnity of the entire insurance so carried.

Any medical adviser of the company shall be allowed to examine the person of the assured in respect to any alleged illness as often and in such a manner as he may desire, and if such examination is refused, no action shall be maintainable against the company for such illness.

This policy shall not take effect until fifteen days after the date hereof nor unless the premium shall have been actually paid previous to any illness for which claim is made.

The company may cancel this policy by mailing notice of cancellation to the assured's address as given in the schedule with its check for the unearned part, if any, of the premium.

No agent has authority to change this policy or to waive any of its conditions. Notice to any agent or knowledge by him or any other person, of any fact in relation to *the risk hereby assumed*, or of any ground of claim hereunder, shall not be held to *effect a waiver or change in this* contract or any part of it. No change whatever

this policy, and no waiver of its provisions shall be valid unless an endorsement is added hereto signed by the president or secretary of the company, expressing such change or waiver.

This policy is not valid until countersigned by a duly authorized agent.

SCHEDULE OF OPERATIONS.

Appendicitis (see laparotomy), $100. Aneurism (tumor of artery)—ligat'on, $50. Amputation of foot, hand or forearm, $25; leg or arm, $50; thigh, $100; finger or fingers, $10. Abscess or boil—incision, $5. Bone abscess—trephining, $25. Bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, $50. Carbuncle—incision and treatment, $5. Caries (bone ulcer), curetting, $15. Excision of shoulder, hip or knee joint, $100; elbow, wrist or ankle joint, $50; toe or toes, $25. Eye, ear, nose or throat—any cutting operation, $10. Felon—incision, $5. Ganglion (cystic tumor of tendon sheath)—incision and curetting, $15. Hydrocele—tapping—incision or excision of sac, $25. Ingrowing toe nail—removal, $10 Intestinal obstruction (see laparotomy). Kidney—fixation or removal, $100. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision) $100. Lithotomy (operation for removal of stone in bladder), any cutting, $100. Mastoiditis—operation for, $50. Necrosis (death of bone), sequestrotomy (removal of dead bone), $35. Œsophogotomy for stricture or other cause, $100. Peritonitis (see laparotomy), $100. Paracentesis—tapping of abdomen or bladder, $25; ear drum, $15. Skull trephining, $100. Synovitis (inflammation of the lining membrane of a joint)—incision, $25. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, $100. Tumors—extirpation from any part of the body—benign, $15; malignant, $50.

The amounts stated in the above "schedule of operations" are payable under this policy if issued for twenty-five dollars weekly indemnity, proportionate amounts being payable if the policy is issued for a larger or smaller weekly indemnity.

The company makes a complete registry of its policyholders in the accident and health departments. Upon receipt of the premium for this policy the company will issue and forward to the assured a certificate of identification, wherein it is agreed that, if the assured, by reason of illness, shall be physically unable to communicate with friends, the company, upon the receipt of a telegram or other message giving the number of this policy, will immediately transmit to his relatives or friends any necessary information respecting him, and will defray all expenses required to place the assured in the care of friends, provided such expense shall not exceed the indemnity payable for four weeks' disability as defined in this policy.

Besides the "Universal Health" policy, the company issues a "Special Health" policy between ages 18 and 50 at $5 a year for each $5 a week indemnity and $6 a year for ages 50 to 60, covering thirty-seven specified diseases for 26 weeks, other diseases for 5 weeks. Rheumatism, colds, influenza, la grippe and venereal diseases are not covered. The "Ordinary Health" policy pays $500 to $2500 for blindness or paralysis and covers thirty diseases for 26 weeks. Cost, $2 a year for $5 weekly indemnity.

INDUSTRIAL DEPARTMENT.

AGE LIMITS.—Male persons from 18 to 65 years; if over 50 years, add 50 per cent to rates; if over 60 years old, add 100 per cent to rates.

POLICY FEE.—$5.

LAPSES.—If delinquent less than 30 days, one monthly premium is charged to reinstate; over 30 days and less than 60 days, one monthly premium and a fee of 50 cents; over 60 days, one monthly premium and a fee of $1.

REGULAR POLICIES.—Provide accident indemnity from date of policy and illness indemnity sixty days from date of policy, exclusive of the first week of illness.

SPECIAL POLICIES.—Provide the same benefits as "Regular" policies except that the words "after the first week" in the health provision are eliminated.

WOMEN.—Wage earners between ages 18 and 45 are insured *under the "Regular"* form at $1 monthly for $25 a month acci-

dent and illness indemnity with $200 accidental death benefit. For larger amounts, applicants are classified same as men and the rates advanced 50 per cent.

TABLE OF RATES AND BENEFITS.—See General Accident Insurance Company.

INCREASED BENEFITS.—Ten per cent is added to all benefits provided in the policy on claims originating after policy has been continuously in force for one year immediately preceding. The increased benefits take effect at once when the full annual premium is paid annually in advance.

THE POLICY FORM—"REGULAR" CLASS B.

PRINCIPAL SUM, $400. MONTHLY ACCIDENT INDEMNITY, $40.
MONTHLY PREMIUM, $1. MONTHLY ILLNESS INDEMNITY, $35.

The Pennsylvania Casualty Company (herein called the company), in consideration of the payment of the policy fee and premium, and of the statements in the schedule endorsed hereon and made a part hereof, which statements the assured makes on the acceptance of the policy, and warrants to be true.

Hereby insures the person described in the said schedule (herein called the assured), subject to all the provisions and conditions herein contained, for the term mentioned in said schedule, beginning at twelve o'clock noon, eastern standard time, of the day this policy is dated, against loss of time from temporary total disability, at the rate of forty dollars per month, if such temporary total disability shall be caused solely and exclusively by bodily injuries which are the direct and proximate result of, and are caused solely and exclusively by external, violent and accidental means and which immediately, continuously and wholly from date of accident disable and prevent the assured from performing any and every kind of duty pertaining to his occupation, during the period of such disability, not exceeding twenty-four consecutive months.

TEMPORARY PARTIAL DISABILITY.—Or, if injuries above described shall not totally disable the assured, or if total disability shall be continuously followed by partial disability, and such partial disability shall prevent the assured from performing fully work essential to his duty or duties, the company will pay the assured for the period of such partial disability not exceeding eight (8) consecutive months forty per cent of the indemnity before specified, but the combined periods for which indemnity shall be paid for total and partial disability shall not exceed twenty-four consecutive months.

TOTAL LOSSES.—Or against any one of the following total losses which shall result solely and exclusively from injuries described above within ninety days from date of accident, in the amount stated under Section "A." Payment for loss of life or both hands or both feet or one hand and one foot or entire sight of both eyes, if irrecoverably lost, the principal sum. Either hand or either foot or entire sight of one eye, if irrecoverably lost, one-half of the principal sum.

In the event of death the principal sum shall be payable to the beneficiary named in said schedule, if surviving, or in event of prior death, to the executor or administrator of said assured.

DOUBLE BENEFITS.—Or, if such injury shall be sustained while the assured is actually riding as a passenger in or upon a public passenger conveyance of a common carrier propelled by steam, compressed air, cable, or electricity as a motive power, and such injury caused thereby, the amount to be paid shall be double the amounts above stated; such double benefit not to exceed, however, one thousand dollars; and no double benefit shall accrue under this paragraph in the event of accident or injury sustained while attempting to enter or leave any of the conveyances herein specified nor while riding in a caboose attached to a freight, cattle or mixed train.

SICK BENEFITS.—Or, at the rate of thirty-five dollars, per month, for the number of consecutive days, after the first week, that the assured is necessarily and continuously confined in the house, and regularly visited in the house by a legally qualified physician, by reason of illness that is contracted and begins after this policy has been maintained in continuous force for thirty days, and one-fifth the indemnity per month above specified, if during the convalescing of the assured he shall, by reason of such illness, be wholly and continuously disabled and prevented from performing any and every kind of business, though not confined in the house; provided, that the combined period for which the indemnity shall be paid for any one illness shall not exceed eight months.

TEN PER CENT INCREASE.—The indemnities above provided shall be increased ten per cent on any claim accruing hereunder if the premiums hereon are paid annually in advance; or any claim originating after this policy shall have been maintained in continuous force without default for not less than one year immediately preceding.

FIFTY PER CENT ACCUMULATION.—Each consecutive full year's renewal of this policy shall add ten per cent of the original principal sum of this policy to the benefit above provided for loss of life, but all such additions shall never exceed fifty per cent of the aforesaid principal sum.

SPECIAL BENEFITS.—*If* sunstroke, freezing, septicæmia, or hydrophobia, shall, *independently of all other* causes, result in the death of the assured within ninety days from the

of exposure or infection, the limit of the company's liability shall be one-half the original principal sum of this policy and the company shall not be liable under any other provision of this policy for death caused or contributed to, directly or indirectly, by sunstroke, freezing, septicæmia, or hydrophobia.

1. If the payment of any renewal premium shall be made after the expiration of the policy or the last renewal receipt, neither the assured nor the beneficiary will be entitled to recovery for any accidental injury happening between the time of expiration and time of renewal of this policy, nor for illness originating before the expiration of one month from and after the date of such renewal.

2. No premium shall be paid by deduction from any claim pending against the company.

3. In case of disability, indemnity will be paid only for the time the assured is under the professonal care and attendance of a qualified physician or surgeon. If the assured is disabled by accident or illness for more than one month, he or his representative shall, as a condition precedent to recovery hereunder, furnish, every thirty days, a report from his attending physician or surgeon, fully stating his condition and probable duration of his disability.

4. In event of injuries, fatal or otherwise, of which there shall be no external or visible mark on the body, the body itself in case of death not be deemed such mark, or injuries fatal or otherwise, or disability, resulting directly or indirectly, wholly or partly, from gas or vapor or from any intoxicant, narcotic, poison or infection, hernia or bites of insects; or resulting from unnecessary exposure to obvious risk of injury or obvious danger; or from rioting or strikes; or injuries intentionally inflicted upon the assured by himself or by any other person or received by the assured while insane; or in event of disability resulting from tuberculosis, rheumatism, paralysis, lumbago or lame back, sciatica, venereal diseases, dementia or insanity; then, in all such cases referred to in this paragraph, the limit of the company's liability shall be one-fifth of the amount which would otherwise be payable under this policy, anything herein to the contrary notwithstanding.

5. The company may cancel this policy by mailing notice of cancellation to the assured's address as herein given, with its check for the unearned part, if any, of the premium.

6. The issue of this policy cancels any accident or health insurance of prior date carried by the company on the assured.

7. Written notice of any injury, fatal or non-fatal, or of any disease or sickness for which claim can be made, shall be given to the company at Scranton within ten days of its occurrence (notice given to any agent shall not constitute notice to the said company). Affirmative proof of loss must be furnished within sixty days from the time of death or loss of limb, or of sight, or of the termination of disability. No action at law shall be maintainable before two months, or after six months from the date of the filing of the required proof of loss.

8. Written notice must be given to the company at Scranton, Pa., of any change in occupation or duties. If the assured is injured after having changed his occupation or duties to one classified by this company as more hazardous than that herein stated, or is injured while doing any act or thing pertaining to any more hazardous occupation, the company's liability shall be only for such proportion of the principal sum or other indemnity as the premium paid by him will purchase at the rate fixed by this company for such more hazardous occupation.

9. The company shall have the right and opportunity to examine the person of the assured when and so often as it requires in case of disability and also the right and opportunity to make an autopsy in case of death when it so requires.

10. No claim shall exist for compensation for more than one of the above recited losses resulting from the same accident or from the same sickness or from an accident and a sickness.

11. In consideration of the further payment of the premium specified in the said schedule, without notice, before the expiration of this policy and on or before the first day of each and every month thereafter, the company will renew and extend this policy for the term stated in the renewal receipt.

12. Failure to comply with all of the provisions and conditions of this policy shall invalidate all claims under this policy.

13. An agent has no authority to change this policy or to waive any of its provisions, nor shall notice to any agent or knowledge of his or of any other person, be held to effect a waiver or change in this policy, or any part of it. No change whatever in this policy, and no waiver of its provisions shall be valid unless an indorsement is attached hereto, signed by the president or secretary of the company, expressing such change or waiver.

In witness whereof, The Pennsylvania Casualty Company of Scranton, Pa., has caused there presents to be signed by its president and secretary, but the same shall not be binding on the company unless countersigned by a duly authorized agent.

The Philadelphia Casualty Company,

112–116 NORTH BROAD STREET, PHILADELPHIA, PA.

Commenced Business 1900. GEORGE W. ROYDHOUSE, Pres. R. S. KEELOR, M. D., Sec.

The Philadelphia Casualty Company issues accident policies under the following classifications of risks: Select, preferred, extra-preferred, ordinary, medium, special, hazardous, extra-hazardous and special-hazardous, but actively solicits only select, preferred, extra-preferred and ordinary classes.

POLICIES ISSUED.—The following three forms of accident policy are issued: Ordinary Accident, Ordinary Combination, Philadelphia Accident, and Square Deal Disability Policy

ANNUAL PREMIUMS, ORDINARY ACCIDENT.

	Select.	Preferred.	P. C. Class.	Ordinary.	Medium.	Special.	Hazardous.	Extra Hazardous.	Special Hazardous.
$1000 insurance, $5 weekly indemnity.	$ 4.00	$ 5.00	$ 6.00	$ 7.50	$ 10.00	$ 12.50	$ 15.00	$ 20.00	$ 25.00

Premium rate for Ordinary Combination form and for Philadelphia Accident form, $1 per thousand in excess of rates above given for Ordinary Accident form, Ordinary Combination form being issued to persons classed Select, Preferred, Extra-Preferred, Ordinary and Medium, the Philadelphia Accident policy being issued to Select, Preferred and Extra-Preferred classes only, the Common Sense Disability policy being issued to persons classified Select, Preferred, Extra-Preferred and Ordinary.

The Philadelphia Accident policy pays weekly indemnity, total or partial or both, not exceeding two hundred weeks, and provides weekly indemnity from the date of accident to the date of death or dismemberment, in addition to specific losses for death or dismemberment; also provides death benefits, dismemberment benefits and weekly indemnities for septic infection, sunstroke, freezing, etc., pays double indemnity if injured on any conveyance provided by a common carrier, while in a burning building, or while on a passenger elevator, and accumulates in value ten per cent for each year until the aggregate accumulations amount to fifty per cent of the original value. It covers the beneficiary, as well as the assured, provided the beneficiary is a woman between eighteen and sixty years of age, and is physically sound. It pays the same amount for death, dismemberment, fractures, dislocations, and surgeons' fees to the beneficiary as it does to the assured, pays doctors' bills for injuries that do not cause loss of time, and provides optional indemnities in lieu of weekly indemnity.

AGE LIMIT.—Eighteen to sixty-five years.

MAXIMUM INDEMNITY.—Death, $20,000; weekly indemnity, $100

POLICY FORM.—"PHILADELPHIA ACCIDENT."

PRINCIPAL SUM, $5000-$10,000. WEEKLY INDEMNITY, $25-$50. ANNUAL PREMIUM, SELECT CLASS, $25.

Whereas James Madison, hereinafter called assured, on acceptance of this policy ratifies the declarations, covenants and agree-

ments made in the application, copy of which is transcribed hereon and made a part hereof, therefore this policy witnesseth: that, in consideration of the premium written or printed in the heading of this policy, The Philadelphia Casualty Company, hereinafter called the company, agrees to indemnify assured against loss caused solely and exclusively by bodily injuries received while this policy is in force, resulting proximately, solely and independently of all other causes from external, violent and accidental means. If any of the losses mentioned in schedule A shall result from injuries caused as aforesaid, or from necessary operation in consequence thereof, and shall so result within two hundred weeks from the date of accident, the company will pay the indemnity mentioned in schedule A, and will, in addition thereto, pay such weekly indemnity (if any) as has accrued under section (*a*) of Clause 1, to date of such loss.

SCHEDULE A.—For loss of life, both hands or both feet, one hand and one foot, sight of both eyes, complete, irrecoverable and irremediable, $5000; for loss of one hand or one foot by severance at or above the wrist or ankle, $2500; for loss of sight of one eye, complete, irrecoverable and irremediable, $2500.

1. (200 WEEKS' INDEMNITY.)—(a) If such injuries caused as aforesaid shall continuously from date of accident disable and prevent assured from attending to any business or occupation whatsoever, and from performing any and every duty pertaining thereto, the company will pay him at the rate of $25 per week; or (b) if so disabled from date of accident, or following a period of total disability as respects a material part, but not all, of such duties, the company will pay him one-half of such rate per week, but the company shall not be liable beyond 200 weeks from date of accident for any weekly indemnity, total or partial, or both.

2. (DOUBLE INDEMNITY.)—Any indemnity above provided for with accrued bonus additions, if any, will be doubled if such injuries as aforesaid are received by assured while riding as a passenger on a regular passenger elevator, or in or on a public conveyance provided by a common carrier, and in a place therein or thereon regularly set apart for passengers, or in consequence of the burning of a building in which assured shall be at the commencement of the fire.

3. (BONUS ADDITIONS.)—A bonus of 10 per cent of the amounts stated in Schedule A will be credited to losses stated in said schedule upon each anniversary of this policy until the aggregate of such bonus additions amount to 50 per cent of said amounts.

4. (SURGEON'S FEES.)—This policy also covers (a) medical services not exceeding one week's indemnity provided for in clause 1 for injuries covered by this policy, but not causing loss of time, surgeon's receipt and assured's affidavit being submitted within thirty days from date of accident; (b) surgical operations and optional indemnities, subject to the provisions of Schedules B and C on the back of this policy; (c) any injury caused as aforesaid occasioning any loss mentioned and defined as above (but only for one-half of amounts above stated), resulting directly or indirectly, wholly or partly, from septic infection, sunstroke, freezing, hernia, hydrophobia, anaesthetics, gas, poisonous vapor or asphyxiation.

5. (INJURY OF BENEFICIARY.)—If the beneficiary named in the application is a woman and at commencement of this policy is over eighteen and under sixty years of age, and is mentally and physically sound and so described in the application for this policy, then, and not otherwise, the company will, subject to the several terms, conditions and agreements of this policy, indemnify assured against loss resulting directly and independently of all other causes from bodily injuries sustained by such beneficiary while this policy is in force, resulting from external, violent and accidental means; (a) while said beneficiary is riding as a passenger on a regular passenger elevator, or in or on a public conveyance provided by a common carrier, and in a place therein or thereon regularly set apart for passengers; (b) or in consequence of the burning of a building in which said beneficiary shall be at the commencement of the fire, provided that the liability of the company under this clause is limited to only one of the losses enumerated and described in Schedule A, or in Schedule B on the reverse side hereof, in addition to the surgeon's fees enumerated in Schedule C on the reverse side hereof, resulting from any one accident, excluding in any case double indemnity.

6. NOTICE AND PROOF OF LOSS.)—All claims under this policy are subject to proof of interest. Failure to give notice to the company at Philadelphia (notice to an agent not to be construed as such notice), within thirty days of the occurrence of any accident causing a loss covered by this policy (if assured is rendered unconscious or is injured while on the high seas, such time limit to begin to run as soon as the giving of such notice becomes possible), or failure to submit to the company at Philadelphia affirmative proofs of the fact and extent of such loss as the result exclusively of injuries covered by this policy, within sixty days from the date of such loss, or of the termination of loss of time covered by Clause 1, shall invalidate any claim for such loss. No action at law shall be commenced within one month nor after twelve months from the date of filing such proofs.

7. (CHANGE OF OCCUPATION.)—The company shall not become liable for double indemnity under clause 2, nor for any loss in clause 5, resulting from boarding or alighting from any conveyance, or attempting to do so; nor under Schedule A for more than one *loss stated therein*, and payment thereof, together with weekly indemnity (if any) accruing

o date of such loss, shall at once terminate this policy. The company shall have the ight and opportunity for an autopsy and also for medical examination when and as it nay require in the event of claim hereunder. Loss for death of assured, or of his beneiciary, if covered by this policy, shall be paid to the other, if surviving, otherwise to the administrator or executor of assured. If assured is injured, fatally or otherwise, while temporarily or otherwise engaged at duties classed by the company as more hazardous than the occupation and duties described in the application, or while in any exposure so classed by the company, its liability shall be for such amount only as the premium paid will purchase at the rate fixed by the company for such increased hazard. Loss resulting from suicide, or from attempted self-destruction, sane or insane, shall be fully compensated by the return of the last previously paid premium.

8. (CANCELLATION.)—The issue of this policy cancels all other accident insurance issued to assured by this company, and if assured makes any misrepresentation, practices fraud, or conceals or supresses any fact in obtaining this policy, or any renewal thereof, or if any attempt shall be made by any of the means aforesaid to obtain any sum under this policy, then this policy shall be void. The company may cancel this policy at any time by mailing notice to assured's address appearing upon the company's records, with its check for the unearned part, if any, of the premium, and this policy shall automatically terminate when assured attains the age of 66 years, and clause 5 shall become void when the beneficiary attains the age of 66 years.

9. (WAIVER.)—The possession of this policy shall not make the company liable unless the premium for the term of this policy, or any renewal thereof, has been paid to the company, or to its duly qualified agent prior to the happening of any accident in respect of which claim may be made. Nothing herein stated or provided for shall be held to have been waived unless such waiver is expressed in an endorsement signed by the president or secretary of the company. The consent of the beneficiary shall not be requisite to assignment nor surrender of this policy, nor to change of beneficiary. The company qualifies its agents in writing, and under its corporate seal, and persons not so qualified shall not be deemed agents of the company in matters pertaining to this insurance.

10. (IDENTIFICATION.)—Upon receipt at the company's head office of the premium for this policy, assured (and beneficiary, if covered by clause 5), become entitled to the company's identification certificates, and if thereafter while this policy is in force, and as a result of injuries covered thereby, rendered physically unable to communicate with friends, the company will on receipt of telegraphic or other information thereof, transmit the same to relatives or friends and defray any necessary expenses not exceeding $20 for each $1000 of insurance, single indemnity, to place him or her in care of such friends.

In witness whereof, the company has caused this policy to be signed by its president and secretary, but the same shall not be binding upon the company until countersigned by a duly authorized agent of the company.

SCHEDULE "B." (OPTIONAL INDEMNITIES.)—Assured may, by signifying his intention within two weeks from date of accident resulting in any injuries covered by this policy and enumerated in the following schedule, elect to receive in lieu of any weekly indemnity provided for in clause "1" of the policy, such indemnity as is designated in said schedule for such injury, if the death loss designated in Schedule "A" is $5000. Proportionate amounts are payable if the death loss in Schedule A"" is larger or smaller than $5000. Any indemnities enumerated in this schedule will be doubled as respects accidents covered by clause "2" of the policy. No claim for more than one of the losses enumerated in this schedule, the result of any one accident, shall be valid. For complete fracture of bones, viz: of the skull, both tables, $300; lower jaw, $75; clavicle (collar bone), $125; scapula (shoulder blade), $175; scapula (shoulder blade) with complications, $225; thigh, $250; thigh (involving the hip joint), $300; leg (both bones below the knee), $200; leg (one bone below the knee), $150; patella (knee cap), $200; patella (with serious knee joint complications), $250; arm, between elbow and shoulder, $250; forearm, between wrist and elbow, $150; two or more ribs, $75; hand or fingers, $100; foot or toes, $100; Colles' fracture, $150; Pott's fracture, $200; for complete dislocation, viz: of the shoulder, $75; elbow, $75; wrist, $100; hip, $200; knee, $200; any bones of foot or toe, $125; ankle, $125; two or more fingers, $100; for loss by severance within ninety days from date of accident, viz: of one or more fingers (at least one entire phalanx), $100; one or more entire toes, $150.

Schedule "C." (SURGEON'S FEES FOR OPERATIONS.)—In the event of injuries covered by this policy, such injuries necessitating within ninety days from the date of the accident causing them, any of the surgical operations named in the following schedule, the company will pay in addition to such indemnity as is provided by said policy, the sum set opposite such operation in said schedule, if the sum named in Schedule "A" of the policy as respects loss of life is $5000; otherwise, such proportion of the sum set opposite said operation in the following schedule as the principal sum named in Schedule "A" of the policy bears to $5000, provided that the company shall in no case be liable for more than one of the said operations as the result of any one accident. Amputation of thigh, $100; leg or arm, $50; foot, hand or forearm, $50; finger or fingers, toe or toes, $10; dislocation, reduction of, hip or shoulder, $35; elbow or knee, $25; wrist, ankle or lower jaw, $15; thumb or fingers, $10; excision of shoulder, hip or knee joint, $100; elbow, wrist or ankle joint, $50; fracture, reduction of, nose, lower jaw, collar bone or shoulder blade, $25; breast bone, $10; rib or ribs, $10; upper arm, $35; forearm, one or both bones, $25; wrist or hand, $15; fingers, $15; any of the bones of the pelvis or sacrum, $50; coccyx, $10; thigh, $75; knee cap or leg bones (one or both), $50; bones of foot, $15; toe or toes, $15; gunshot wounds, treatment not necessitating amputation or laparotomy, $25; hernia (abdominal), any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $100; hydrophobia, Pasteur treatment, $50; laparotomy (opening of the abdominal cavity for an operation on any organ con-

tained therein, or for traumatic peritonitis, or exploratory incision), $100; necrosis (death of bone), sequestrotomy (removal of dead bone), $25; peritonitis (see laparotomy), $100; skull trephining for fracture, $100; synovitis (inflammation of the lining membrane of a joint), incision, $25; tetanus, injection of anti-tetanic serum into frontal lobe of brain, $100; wounds of scalp or other parts, suturing, $5.

TEN PER CENT ACCUMULATIONS.—Losses (single and double benefits) stated in schedule A are increased 10 per cent annually until such increase amounts to 50 per cent of amounts therein stated; 5 per cent bonus accumulations annually for ten succeeding years if premium is paid quarterly or semi-annually.

WARRANTY IN APPLICATION.

I agree to the classification of my occupation and duties as above given, and that if injured under circumstances classified by the company as more hazardous than those above-stated, any indemnity payable for such injury shall be pro-rated according to the company's classification of risks. If a policy is issued upon this proposal, I agree to accept such policy, subject to all of the provisions, conditions and agreements contained therein or added thereto by rider or endorsement, and I also agree that the manual delivery of the policy, or of any renewal shall not make the company liable unless the premium upon the policy or such renewal has been paid to the company or its duly authorized agent prior to the occurrence of any accident for which a claim can be made.

HEALTH INSURANCE.

The General Sickness policy is sold to select, preferred and extra-preferred risks at a premium rate, ages eighteen to forty-nine, inclusive, of $7 for each $5 of weekly indemnity; ages fifty to sixty, inclusive, premium rate $10 for each $5 of weekly indemnity; covers any sickness and goes into effect on the date of issue; indemnity payable during actual confinement to the house, not to exceed twenty-six weeks. Pays full indemnity for quarantine and double indemnity if assured is confined in a hospital because of an operation necessitated by any sickness.

A policy is issued covering thirty diseases at an annual cost of $3 for $5 of weekly indemnity, and the company issues a combination of accident and sickness insurance in one form, known as the "Square Deal" disability policy, covering disability from any accident or any sickness, excluding, however, indemnity for the first week of sickness, except where an additional premium of thirty per cent is paid for such covering.

The premium for all classifications is the same, but the indemnities payable under the contract are lessened according to the classification. Under a select classification the policy pays for accidental death, loss of both hands, both feet, both eyes, or one hand and one foot, $2000; for loss of one hand or one foot, $1000, and loss of one eye, $666.66; $50 a month for disability from any accident and $40 a month for disability from any sickness, or if quarantined. A special indemnity is paid for a period of convalescence. Accident indemnity limit, twelve calendar months; sickness indemnity limit, six calendar months. Disability from accident or sickness less than a month at proportionate rates. Double indemnity for travel accidents is allowed where the premium is paid annually, without additional cost, but where a policy is issued semi-annually or quarterly, double indemnity for travel accidents will be covered at an additional cost of ten per cent. The policy is issued to male risks and to such women as are in receipt of a fixed salary. Identification certificate is furnished when premium is paid to the home office. Policies are written for larger or smaller amounts at proportionate rates. Cost, eighteen to forty-nine years, inclusive, $20, payable annually, semi-annually or quarterly; ages fifty to sixty, thirty per cent additional.

The latest edition of this policy provides for the payment of one-half of the usual weekly indemnity, where the insured is suffering from illness which prevents him from attending to his duties, but which does not necessarily confine him to the house.

PAYING THE FOLLOWING BENEFITS.

CLASS.	ANY ACCIDENT.		ANY SICKNESS OR QUARANTINE.
	Death Indemnity.	Monthly Indemnity.	Monthly Indemnity.
	$	$	$
Select	2,000	50.00	40.00
Preferred	1,800	45.00	40.00
Extra Preferred	1,500	40.00	35.00
Ordinary	1,000	35.00	35.00
Medium	500	25.00	30.00

As this edition of the Accident Insurance Manual was going to press the company issued a policy known as the "Philadelphia Disability" policy, providing for the extension of the limit of disability payments, both total or partial, to two hundred weeks, with an option of the following pension agreement:

If assured shall as a result of external, violent and accidental means, not causing death, dismemberment, nor loss of sight, be wholly and continuously unable to attend to any and all business or occupations during a period of two hundred weeks, or if as a result of illness covered by this policy, assured having received from the company indemnity for twenty-six consecutive weeks, shall continue to be wholly and continuously unable to attend to any and all business or occupations, and be confined continuously within the house, subject to the attendance of a legally qualified physician, the company will in either case pay quarterly thereafter, during the further continuance of such disability as aforesaid, the sum of $162.50 ($10,000 policy), proofs to be submitted before each payment and such payments not to continue in any case after assured shall have attained the age of seventy years.

The age limit has been raised to sixty-five years; in case of non-confining illness, the company pays half the full weekly indemnity for a period of twenty-six weeks, and the premium payments may be either annual or quarterly at the option of the assured.

Phoenix Preferred Accident Insurance Company,

DETROIT, MICH.

Commenced Business 1905. L. O. CHATFIELD, Pres. W. H. CHATFIELD, Sec.

This company issues a monthly payment policy to male persons between ages 16 and 60, those over 50 paying fifty per cent advance. A policy fee is charged which pays for the policy and the first month's insurance. Women are insured under certain conditions. Besides the "Regular" form of policy given below a "Special" form is issued which pays indemnity for the first week of illness.

RATE TABLE, CONDENSED.

CLASS.	Monthly Accident Indemnity.	Monthly Illness Indemnity.	Accidental Death or Loss of Any Two Limbs or Both Eyes.	Loss of One Limb.	Cost per Month Regular Policy.	Cost per Month Special Policy.	Additional Accidental Death Only per $1000 Ann'lly.	*
	$	$	$	$	$	$	$	$
AA	50.00	50.00	500.00	250.00	1.00	1.50	2.00	3.00
A.....	50.00	40.00	500.00	250.00	1.00	1.50	2.50	3.75
BB.....	40.00	35.00	400.00	200.00	1.00	1.50	3.00	4.50
B.....	35.00	35.00	300.00	150.00	1.00	1.50	3.50	5.25
CC.....	30.00	30.00	300.00	150.00	1.00	1.25	4.50	6.75
C.....	25.00	30.00	200.00	100.00	1.00	1.25	6.00	9.00
DD.....	20.00	20.00	200.00	100.00	1.00	1.25	8.00	12.00
D.....	25.00	30.00	100.00	50.00	1.00	1.25	12.00	18.00
EE.....	20.00	30.00	100.00	50.00	1.00	1.25	15.00	22.50
E.....	15.00	15.00	100.00	50.00	1.00	1.25	18.00	27.00

*Pays $1000 death only and cash indemnities for loss of both hands, both feet, both eyes, one hand and one foot at or above the wrist or ankle joint, or one-half for loss of either a hand or a foot. Double amounts if disability occurs while riding in any passenger conveyance propelled by steam, electricity, compressed air or cable.

POLICY FORM—A "REGULAR."

Phœnix Preferred Accident Insurance Company, of Detroit, Michigan (hereinafter called the company), in consideration of the application, the premium, the stipulation herein named, and the conditions endorsed hereon, and made a part hereof, and the payment of $1, in advance, on or before the fifteenth day of each and every month, during the continuance of this policy, does hereby insure the person described in such application in class A from twelve o'clock noon, central standard time, of the day this contract is dated, until twelve o'clock noon, central standard time, of the fifteenth day of May, 1906.

Provided, that the payment of any premium after the date specified in this policy for the payment of premiums shall not continue this insurance to a date later than the date for the payment of the next monthly premium nor shall the acceptance of any premium after it is due be construed as a waiver of any of the rights of the company under this contract.

FIRST.—In the sum of fifty dollars per month, or at that rate for any proportionate part thereof, against total loss of time resulting from bodily injuries caused solely and exclusively by external, violent, accidental and involuntary means, other than those specified in paragraph "Second," which shall, independently of all other causes and immediately following the receipt thereof, wholly and continuously disable and prevent the assured from performing every duty pertaining to any business or occupation, and which *shall produce external* and visible marks upon the body within one hour from receipt of

such injuries. Or, if such injuries shall not wholly disable the assured, but shall immediately, wholly and continuously disable and prevent him from performing one or more important duties pertaining to his occupation, or in event of such partial disability following a period of less than twenty-four months total disability, the company will pay the assured two-fifths of the indemnity per month above specified for a period not exceeding six consecutive months, but the combined period for which indemnity shall be paid for any such total and partial disability, shall not exceed twenty-four consecutive months.

SECOND.—Or, the company will pay the assured as a specific indemnity, if the injury, received as aforesaid, shall, within ninety days from the happening thereof, result (1) in the entire loss by complete severance at or above the wrist or ankle joint of one hand and one foot, or both hands or both feet, or in the entire and permanent destruction of the sight of both eyes, a sum equal to the full principal sum; or (2) in the entire loss by complete severance at or above the wrist or ankle joint of one hand or one foot, a sum equal to one-half the principal sum, either of which payments shall terminate this policy.

THIRD.—Or, if death shall result solely from such injuries within three months from date of accident, the company will pay the principal sum of five hundred dollars to the beneficiary hereinafter named, if surviving, or in event of said beneficiary's prior death, to the executors, administrators or assigns of the assured.

FOURTH.—Double benefits will be paid for accidental death or injury of or to the assured if it occurs while he is riding as a passenger in that part of any regular public passenger conveyance (propelled by steam, electricity, cable or compressed air), designated for the carrying of passengers for hire, and not attached to any freight, coal or log train. Provided, said injury or death shall be due solely to the wrecking or disablement of the conveyance in which the assured was a passenger.

FIFTH.—If any injury covered by the terms of this policy does not result either in the loss of limbs, or sight, nor in total or partial loss of time, but does require treatment by a surgeon, the company will reimburse the assured for the cost of said surgical treatment to an amount not in excess of $5, provided the surgeon's receipt and affidavit of treatment is furnished the home office within thirty days from the event causing the injury.

SIXTH.—The person named as beneficiary in the application, hereinafter contained, is insured as follows: Should said beneficiary sustain injuries in the manner described in paragraph "Fourth" of this policy, which shall result in death, or any disability mentioned in paragraph "Second" of this policy, then the company will pay the insured as a beneficiary, one-half of the amounts provided for in said paragraph "Second."

SEVENTH.—(FIFTY PER CENT ACCUMULATION.)—Each consecutive full year's renewal of this policy, by the payment of the premiums as herein specified, shall add ten per cent of the principal sum to the death benefit, but said addition shall never exceed fifty per cent of the aforesaid principal sum.

EIGHTH.—Or, at the rate of $40 per month, for the number of consecutive days, after the first week, that the assured is disabled from all duties or manner of work and employment and is necessarily entirely and continuously confined within the house, and therein regularly visited by a duly registered and regularly licensed physician, by reason of illness or disease covered by this contract that is contracted and begins after this policy has been maintained in continuous force without delinquency for two consecutive months next preceding the contraction of such sickness or disease; or, if during the convalesence immediately following said confinement, the assured shall be wholly and continuously disabled from performing every duty pertaining to any business or occupation, and require the regular attendance of such physician, the company will pay him indemnity at one-fifth the above rate for a period not exceeding two consecutive months; provided that the maximum period for which indemnity shall be paid under this paragraph for any one illness shall not exceed twelve consecutive months, except as provided for in clause ninth of this policy; however, should the member be confined within the house and visited by a physician as above described, for thirty-five consecutive days, there shall be no deduction made for the first week.

NINTH.—And in the event that the disabilities and confinement mentioned in clause eighth continue and require the treatment of a duly registered and regularly licensed physician for a longer period than twelve consecutive months, then the company will pay the insured $.. per month during such continued disability, provided said continued disability does not exceed twenty-four months.

TENTH.—The indemnities herein provided shall be increased ten per cent on any claim accruing hereunder if the premium for the year in which the disability occurs has been paid annually in advance.

ELEVENTH.—If the assured shall be killed or become sick or injured fatally, or non-fatally, while temporarily exposed to a hazard, or while temporarily or permanently engaged in or while doing or performing temporarily or permanently any work, employment or act, or any work or act pertaining to an occupation or employment classed by the company as more hazardous than that given in the application on the back of this policy, his indemnity shall be only for such sums as the monthly payment made by him will purchase at the rates fixed in the manual of the company, for such increased hazard act, work or employment.

TWELFTH.—(A) Failure to give written notice to the company at Detroit, Michigan, within ten days from date of injury, fatal or otherwise, or beginning of illness, or date assured is instantly killed, by reason of which claim is to be made, shall invalidate all claims hereunder. In no event shall notice of illness operate as notice of death, accident or injury, nor notice of death, accident or injury operate as notice of illness. (B) Unless affirmative proof, under oath, of any injury, fatal or non-fatal, or of any illness for which claim can be made, is furnished to the company at Detroit, Michigan (on blanks provided by the company), within thirty days from date of death, loss of limb or sight, or

termination of disability or illness, all claims based on this contract shall be declared invalid.

THIRTEENTH.—In event of injury, fatal or otherwise, of which there shall be no external or visible mark on the body appearing within one hour from receipt of injury, or injuries, fatal or otherwise, due wholly or in part, directly or indirectly, to disease or bodily infirmity; or injury, fatal or otherwise, or disability resulting, directly or indirectly, accidentally or otherwise, from inhalation, taking or coming in contact with any gas, vapor, narcotic, anaesthetic or poison, whether taken or administered for medicinal purposes or otherwise; or from rioting or strikes; or from unnecessary exposure to obvious risk of injury or obvious danger, or for death or disability resulting from injuries sustained while getting on or off of any public conveyance while the same is in motion, or death or disability due to, or resulting, directly or indirectly, from injuries, intentionally inflicted upon the assured by himself or by any other person, or injuries inflicted upon the assured by himself or by an insane person, or received by him while insane; or while wholly or partially under the influence of any intoxicants or narcotics; or while suffering from disease or illness; or while attempting to evade arrest; or while violating law; or while violating the rules of a firm, corporation or company, or the rules of a public carrier affecting the safety of its passengers; or as a consequence of being upon any railroad bed or right of way, except in the active discharge of duty as a railroad employee; or disability or illness resulting wholly or in part, directly or indirectly, from tuberculosis, rheumatism, paralysis, orchitis, neuritis, hernia, lumbago, lame back, strains, sciatica, vaccination, any venereal disease, dementia, insanity; or from any chronic ailment, disease or disorder originating after this policy has been in force for the period of two months, or from surgical operation for any such chronic ailment; then, and in all such cases referred to in this paragraph, the limit of the company's liability shall be one-tenth of the amount which would otherwise be payable under this policy, limited to two months' disability, anything herein to the contrary notwithstanding.

FOURTEENTH.—The terms and conditions of this policy cannot be waived or altered by any agent, nor shall notice to any agent or knowledge of his or of any other person be held to affect a waiver or change in this contract or any part of it. No change whatever in this policy and no waiver of its provisions shall be valid unless an endorsement is added thereto, signed by the president or secretary of the company, expressing such change or waiver.

FIFTEENTH.—(A)No action at law nor arbitration proceedings for recovery hereunder shall be brought or instituted until after three months from date of filing final proofs at home office of the company in Detroit, Michigan, nor brought or instituted at all unless commenced within three months after the time when right of action may accrue, or liability is denied by the company. (B) The acceptance and retention of any past due premiums is optional with the company, and shall not in any case be a waiver of the forfeiture of this contract and insurance, but shall be constructed to have the same effect as if a new application had been made and a new policy issued on the day following such acceptance. Provided, that in such cases the words "two consecutive months" in the third line of section eighth shall read thirty days. (C) Any medical examiner or other representative of the company shall be allowed to examine the person or body of the assured in respect to alleged illness, injury or cause of death, as often and in such a manner as he requires. In case of any post mortem examination, the company shall be notified by the claimant and be permitted to participate. Refusal to allow such examination shall invalidate any and all claims hereunder. (D) If through any cause this company issues two or more policies to the same person, only the one of latest date shall be valid. (E) A printed or written notice mailed, postage prepaid, to the last known address of the assured shall be sufficient notice for any purpose hereunder. (F) The company may cancel this policy at any time, when no claim is pending, by notice in writing and returning to the assured the unearned premium, if any, paid by him. (G) In case of disability, indemnity will be paid only for the time the assured is under the professional care and attendance of a duly registered and legally qualified physician or surgeon. (H) If the assured is disabled by accident or illness for more than thirty days, liability for further disability or indemnity for disability or death shall cease and terminate unless the assured or his beneficiary has, at the end of the first thirty days of disability and at the end of every thirty days thereafter during said disability furnished to the company at Detroit, Michigan, a report from his attending physician or surgeon, fully stating his condition and the probable duration of the disability. (I) Disability resulting from sunstroke, freezing, carbuncles, boils, felons, abscess, ulcers, blood poisoning, and contact with poisonous and infectious substances is classified as illness and covered only under clause eight of this contract, the original cause thereof notwithstanding, and no indemnity will be paid for death resulting from such causes. Provided, that the words, "necessarily and continuously confined within the house" in said paragraph do not apply to felons. (J) If at any time any question or difference shall arise between this company and the assured, or his beneficiary, their representative, heirs or assigns, respecting the validity of any claim, adjustment of any loss or auditing of any claim, under this contract, it shall be submitted to a commission of arbitration, consisting of three registered physicians in good standing, to consist of the company's physician, to be paid for by the company; the claimant's physician, to be paid for by the claimant; and a third physician, to be selected by these two, and paid for by the company and the claimant jointly, unless the right to said arbitration is expressly waived in writing by the company. The decision of said commission of arbitration shall in all cases be final. This agreement to arbitrate shall be and is a condition precedent to any suit or proceedings at law, and no suit or proceedings at law shall be maintained except to enforce the award of such commission of arbitration, unless the right to arbitrate is expressly waived, in writing, by the company.

In witness whereof, The Phœnix Preferred Accident Insurance Company has caused

this policy to be signed by the president and secretary, but the same shall not be binding on the company until countersigned by its policy writer. Countersigned and dated this first day of April, 1906.

WARRANTIES IN APPLICATION.

I hereby apply for a policy in the above named company, to be based upon the following statement of facts which I hereby warrant to be true and complete and is subject to the conditions of the policy and manual, and I agree if any of said statements shall be untrue in any respect the policy shall be null and void.

I understand and agree that the insurance hereby applied for shall not exceed the amount of my average monthly wages or money value of my time. Nor shall it extend to or cover any accidental injury, sickness or death resulting wholly or partly, directly or indirectly, from any of the causes excepted in this policy. That disability resulting from sunstroke, freezing, carbuncles, boils, felons, abscesses, ulcers, blood poisoning and contact with poisonous substances shall be classified as illness and covered only under the clause and conditions of the policy relating to the payment of benefits for boils, felons, etc., as enumerated above. That I am not entitled to benefits for sickness originating before the time specified in my policy and that I will be governed by the rules of the company relating to reinstatements as printed on the policy, a copy of which I have seen.

(If applicant be a woman.) I agree not to claim benefit for any disability caused directly or indirectly by childbirth, or by diseases of the generative organs or their appendages, or any disease or injury, fatal or non-fatal, not common to both sexes.

I hereby warrant the answers and statements in this application, whether written by me or not, to be full, complete and true, and agree that this application and the manual classifying occupations and risks, are hereby made a part of any contract that may be issued hereon; and if any of the answers or statements made are not full, complete and true, or if any condition or provision required by such contract shall not be fulfilled, or my age is not correctly stated, or if any attempt shall be made by false statements, misrepresentation, fraud, concealment or suppression of any fact either on my part or on the part of my beneficiary, heirs or assigns, to obtain any sum under this contract, then the contract shall be null and void and all money paid thereon shall be forfeited to the company. I further agree to waive all legal objections to allowing any physician or surgeon consulted by me at any time to testify in any manner involving the company or this contract.

I agree that any statement made by me to the solicitor of this application, or by the solicitor to me, shall not bind the company unless written hereon; that this application shall not be binding upon the company until accepted by the secretary, and that the policy shall not be in force until actually issued from the office, in Detroit, Michigan. I further agree to accept the policy subject to all its provisions, conditions and limitations, and pay the premium of ..... dollars in advance, without notice.

Preferred Accident Insurance Company,

290 BROADWAY, NEW YORK.

Commenced Business 1885.v KIMBALL C. ATWOOD, President.
WILFRID C. POTTER, Secretary.

The Preferred Accident Insurance Company insures preferred risks only. It issues many forms of accident policies. The principal one is the $10,000 "Advanced" at $25 annual premium.

BENEFITS.—Providing indemnity for partial as well as total disability, and also paying double benefits for injuries caused by travel, burning buildings, or elevator accidents.

If the insured is injured while riding as a passenger in or on a public conveyance provided by a common carrier for passenger service, and propelled by steam, compressed air, electricity or cable, or in an elevator or burning building, the company will pay double the above benefits.

AGE LIMITS.—Eighteen to sixty.

MAXIMUM INDEMNITY.—Death, $10,000; weekly, $50.

THE POLICY FORM.—"ADVANCED."

PRINCIPAL SUM, $5000-$10,000. WEEKLY INDEMNITY, $25-$50. ANNUAL PREMIUM, $25.

The Preferred Accident Insurance Company of New York (herein called the company), in consideration of the agreements and statements in the schedule of warranties, herein contained, which statements the insured makes by accepting this policy and warrants to be true, and which are made a part hereof, and of the annual premium of twenty-five dollars,

Does hereby insure, subject to all the provisions and conditions herein contained or endorsed hereon, the person (herein called the insured) named and described in the aforementioned schedule for a period of twelve months, from twelve o'clock noon (standard time) of the day this contract is dated, against disability or death resulting directly and independently of any and all other causes from bodily injury effected through external, violent and accidental means, as follows:

Part I. If any one of the following losses shall result solely from such injury within ninety days from the date of the accident, the company will pay in lieu of any other indemnity (the additional payment set forth in this part excepted).

For loss of life, other than as specified in Part IV., both hands, or both feet, or one hand and one foot, or entire sight of both eyes, $5000; either hand, or either foot, or entire sight of one eye, $2500.

ADDITIONAL AMOUNT.—If any of above losses result within ninety days, viz.: In addition to the sum specified opposite any one of the above losses, the company will pay an indemnity of twenty-five dollars ($25) a week for the time, not exceeding ninety days, between the date of the accident and the date of such loss.

ADDITIONAL AMOUNT.—If any of above losses result after ninety days, viz.: Or, if such injury shall, from the date of the accident and independently of any and all other causes, wholly and continuously disable and prevent the insured from attending to any and every duty pertaining to any business or occupation for a period exceeding ninety days, and such injury shall, after the expiration of said ninety days and within two hundred weeks from the date of the accident (during which time such disability shall have been total and continuous), result in any one of the losses enumerated in the above schedule, the company will pay the sum specified opposite such loss and in addition thereto an indemnity of twenty-five dollars ($25) a week during the period of such total disability but not to exceed two hundred weeks.

Indemnity for loss of life shall be payable to the beneficiary hereinafter named, if surviving, otherwise to the executors, administrators or assigns of the insured.

Part II. (WEEKLY INDEMNITY.)—Total loss of time or, if such injury shall not result in any of the disabilities enumerated in Part "I," but shall, from the date of the accident, wholly and continuously disable and prevent the insured from attending to any and every kind of duty pertaining to his occupation, the company will pay him, while so disabled, for a period not to exceed two hundred consecutive weeks, a weekly indemnity of $25.

Partial loss of time or, for a period, not exceeding twenty-six consecutive weeks, during which the insured shall by reason of such injury, and from date of accident, be totally and continuously disabled from attending to one or more important daily duties pertaining to his regular occupation, or for like disability not exceeding twenty-six weeks immediately

v Reorganized as a stock company in 1893.

following total disability and not extending beyond the limit thereof, the company will pay him a weekly indemnity of not less than $6.25, or not more than $18.75, depending upon the extent of the disability, not exceeding $18.75.

Part III. (DOUBLE INDEMNITY.)—Or, if such injury is sustained by means as aforesaid (1) while the insured is riding as a passenger and being in or upon any railway passenger car using steam, cable, compressed air or electricity as a motive power, (2) or while a passenger on board a steam vessel licensed for the regular transportation of passengers, (3) or while a passenger within a passenger elevator (elevators in mines excepted), (4) or is caused by the burning of a building while the insured is therein—then the amount to be paid shall be double the sum that would otherwise be payable as provided in Part I. or II. hereof.

Part IV. (SPECIAL DEATH INDEMNITIES.)—Or, if sunstroke or freezing or hydrophobia caused by external, violent and accidental means, or the involuntary and unconscious inhalation of gas or other poisonous vapor, shall, independently of any and all other causes, result directly in the death of the insured within ninety days from date of exposure or injury, the company will pay, in lieu of all other benefits, the sum of five thousand dollars to the beneficiary hereinafter named, if surviving, otherwise to the executors, administrators or assigns of the insured.

Or, in the event of death caused by or resulting from injury intentionally inflicted upon the insured by himself, whether sane or insane, the company will pay one-tenth of the amount which would otherwise be payable under this policy, anything herein to the contrary notwithstanding.

Part V. (SURGICAL OPERATIONS.)—If such injury shall, within ninety days from the date of the receipt thereof, necessitate some one of the surgical operations named in the "Schedule of Operations" hereinafter mentioned, the company will, in addition to the indemnity herein provided, pay the sum set opposite such operation in said schdule, but payment shall not be made for more than one operation as the result of any one accident. No payment will be made for operations not named in the schedule.

Part VI. (OPTIONAL INDEMNITY.)—If the insured shall sustain bodily injury received as set forth in this policy and named in the "Schedule of Optional Indemnities" hereinafter mentioned, he may elect, subject to all the terms and conditions hereof, to receive the amount of indemnity specified opposite such injury in lieu of all other indemnity for either total or partial disability, provided he shall signify his choice in writing addressed to the company at New York within two weeks from the date of accident.

If injury is sustained as defined in Part III. hereof and said injury is named in the "Schedule of Optional Indemnities" hereinafter mentioned, the amount of indemnity, subject to all the terms and conditions hereof, shall be double the amount specified for such injury in said schedule.

No claim for more than one of the indemnities in said schedule, the result of any one accident, shall be valid.

Part VII. (MEDICAL ATTENDANCE INDEMNITY.)—Or, if such injury shall not result in either disability or death, but shall require medical treatment by a physician, the company will reimburse the insured for the cost thereof, not to exceed twenty-five dollars, provided the physician's receipt and affidavit on the company's blank is furnished the company within thirty days from the date of the event causing such injury.

Part VIII. (PARALYSIS INDEMNITY.)—Or, if such injury shall not result in death, but shall, independently of any and all other causes, and from the date of the accident wholly and continuously disable and prevent the insured from attending to any and every kind of duty pertaining to his occupation and shall during the period of such total disability and within ninety days from the date of the accident be the direct and sole producing cause of permanent paralysis whereby the insured shall suffer the irrecoverable loss of the entire use of both hands or both feet or one hand and one foot, and as a result of one of the said losses shall be unable to engage in any occupation or work for profit or wages for a period of fifty-two consecutive weeks from the date of said paralysis, and if within ten days after the expiration of said period he shall be adjudged by duly qualified medical authority satisfactory to the company to be permanently paralyzed and as a result thereof has suffered one of the losses specified in this part, the company will pay the insured twenty-five dollars ($25) a week for the period of fifty-two weeks, and twenty-five dollars ($25) a week for the period, not exceeding ninety days, of total disability between the date of accident and the date of paralysis, and will also pay in addition to said weekly indemnity the sum of five thousand dollars ($5000).

Part IX. (INSANITY INDEMNITY.)—Or, if such injury shall not result in death, but shall independently of any and all other causes and from the date of the accident wholly and continuously disable and prevent the insured from attending to any and every kind of duty pertaining to any business or occupation and shall during the period of such total disability and within twenty-six weeks from the date of the accident, result directly in and be the sole producing cause of the insured becoming irrecoverably insane; and if, within said period of twenty-six weeks of total and continuous disability, he shall because of such insanity be legally committed to a State or duly licensed asylum or sanitarium for the insane, and shall be there continuously confined for the full period of two years, and if, within ten days after the expiration of the said two years he shall be adjudged by duly qualified medical authority satisfactory to the company to be irrecoverably insane, the company will pay to his legal representatives an indemnity of twenty-five dollars ($25) a week for the said period of two years and twenty-five dollars ($25) a week for the period (not exceeding twenty-six weeks) of total disability between the date of the accident and the date of insanity, and will also pay, in addition to said weekly indemnity, the sum of five thousand dollars ($5000).

Part X. (BENEFICIARY INSURANCE.)—Provided always, that if the beneficiary named in the Schedule of Warranties hereinafter set forth, is one person and a female over eighteen

Preferred Accident Insurance Company,

290 BROADWAY, NEW YORK.

Commenced Business 1885. *v* KIMBALL C. ATWOOD, President.
WILFRID C. POTTER, Secretary.

The Preferred Accident Insurance Company insures preferred risks only. It issues many forms of accident policies. The principal one is the $10,000 "Advanced" at $25 annual premium.

BENEFITS.—Providing indemnity for partial as well as total disability, and also paying double benefits for injuries caused by travel, burning buildings, or elevator accidents.

If the insured is injured while riding as a passenger in or on a public conveyance provided by a common carrier for passenger service, and propelled by steam, compressed air, electricity or cable, or in an elevator or burning building, the company will pay double the above benefits.

AGE LIMITS.—Eighteen to sixty.

MAXIMUM INDEMNITY.—Death, $10,000; weekly, $50.

THE POLICY FORM.—"ADVANCED."

PRINCIPAL SUM, $5000-$10,000. WEEKLY INDEMNITY, $25-$50. ANNUAL PREMIUM, $25.

The Preferred Accident Insurance Company of New York (herein called the company), in consideration of the agreements and statements in the schedule of warranties, herein contained, which statements the insured makes by accepting this policy and warrants to be true, and which are made a part hereof, and of the annual premium of twenty-five dollars,

Does hereby insure, subject to all the provisions and conditions herein contained or endorsed hereon, the person (herein called the insured) named and described in the aforementioned schedule for a period of twelve months, from twelve o'clock noon (standard time) of the day this contract is dated, against disability or death resulting directly and independently of any and all other causes from bodily injury effected through external, violent and accidental means, as follows:

Part I. If any one of the following losses shall result solely from such injury within ninety days from the date of the accident, the company will pay in lieu of any other indemnity (the additional payment set forth in this part excepted).

For loss of life, other than as specified in Part IV., both hands, or both feet, or one hand and one foot, or entire sight of both eyes, $5000; either hand, or either foot, or entire sight of one eye, $2500.

ADDITIONAL AMOUNT.—If any of above losses result within ninety days, viz.: In addition to the sum specified opposite any one of the above losses, the company will pay an indemnity of twenty-five dollars ($25) a week for the time, not exceeding ninety days, between the date of the accident and the date of such loss.

ADDITIONAL AMOUNT.—If any of above losses result after ninety days, viz.: Or, if such injury shall, from the date of the accident and independently of any and all other causes, wholly and continuously disable and prevent the insured from attending to any and every duty pertaining to any business or occupation for a period exceeding ninety days, and such injury shall, after the expiration of said ninety days and within two hundred weeks from the date of the accident (during which time such disability shall have been total and continuous), result in any one of the losses enumerated in the above schedule, the company will pay the sum specified opposite such loss and in addition thereto an indemnity of twenty-five dollars ($25) a week during the period of such total disability but not to exceed two hundred weeks.

Indemnity for loss of life shall be payable to the beneficiary hereinafter named, if surviving, otherwise to the executors, administrators or assigns of the insured.

Part II. (WEEKLY INDEMNITY.)—Total loss of time or, if such injury shall not result in any of the disabilities enumerated in Part "I," but shall, from the date of the accident, wholly and continuously disable and prevent the insured from attending to any and every kind of duty pertaining to his occupation, the company will pay him, while so disabled, for a period not to exceed two hundred consecutive weeks, a weekly indemnity of $25.

Partial loss of time or, for a period, not exceeding twenty-six consecutive weeks, during which the insured shall by reason of such injury, and from date of accident, be totally and continuously disabled from attending to one or more important daily duties pertaining to his regular occupation, or for like disability not exceeding twenty-six weeks immediately

v Reorganized as a stock company in 1893.

following total disability and not extending beyond the limit thereof, the company will pay him a weekly indemnity of not less than $6.25, or not more than $18.75, depending upon the extent of the disability, not exceeding $18.75.

Part III. (DOUBLE INDEMNITY.)—Or, if such injury is sustained by means as aforesaid (1) while the insured is riding as a passenger and being in or upon any railway passenger car using steam, cable, compressed air or electricity as a motive power, (2) or while a passenger on board a steam vessel licensed for the regular transportation of passengers, (3) or while a passenger within a passenger elevator (elevators in mines excepted), (4) or is caused by the burning of a building while the insured is therein—then the amount to be paid shall be double the sum that would otherwise be payable as provided in Part I. or II. hereof.

Part IV. (SPECIAL DEATH INDEMNITIES.)—Or, if sunstroke or freezing or hydrophobia caused by external, violent and accidental means, or the involuntary and unconscious inhalation of gas or other poisonous vapor, shall, independently of any and all other causes, result directly in the death of the insured within ninety days from date of exposure or injury, the company will pay, in lieu of all other benefits, the sum of five thousand dollars to the beneficiary hereinafter named, if surviving, otherwise to the executors, administrators or assigns of the insured.

Or, in the event of death caused by or resulting from injury intentionally inflicted upon the insured by himself, whether sane or insane, the company will pay one-tenth of the amount which would otherwise be payable under this policy, anything herein to the contrary notwithstanding.

Part V. (SURGICAL OPERATIONS.)—If such injury shall, within ninety days from the date of the receipt thereof, necessitate some one of the surgical operations named in the "Schedule of Operations" hereinafter mentioned, the company will, in addition to the indemnity herein provided, pay the sum set opposite such operation in said schdule, but payment shall not be made for more than one operation as the result of any one accident. No payment will be made for operations not named in the schedule.

Part VI. (OPTIONAL INDEMNITY.)—If the insured shall sustain bodily injury received as set forth in this policy and named in the "Schedule of Optional Indemnities" hereinafter mentioned, he may elect, subject to all the terms and conditions hereof, to receive the amount of indemnity specified opposite such injury in lieu of all other indemnity for either total or partial disability, provided he shall signify his choice in writing addressed to the company at New York within two weeks from the date of accident.

If injury is sustained as defined in Part III. hereof and said injury is named in the "Schedule of Optional Indemnities" hereinafter mentioned, the amount of indemnity, subject to all the terms and conditions hereof, shall be double the amount specified for such injury in said schedule.

No claim for more than one of the indemnities in said schedule, the result of any one accident, shall be valid.

Part VII. (MEDICAL ATTENDANCE INDEMNITY.)—Or, if such injury shall not result in either disability or death, but shall require medical treatment by a physician, the company will reimburse the insured for the cost thereof, not to exceed twenty-five dollars, provided the physician's receipt and affidavit on the company's blank is furnished the company within thirty days from the date of the event causing such injury.

Part VIII. (PARALYSIS INDEMNITY.)—Or, if such injury shall not result in death, but shall, independently of any and all other causes, and from the date of the accident wholly and continuously disable and prevent the insured from attending to any and every kind of duty pertaining to his occupation and shall during the period of such total disability and within ninety days from the date of the accident be the direct and sole producing cause of permanent paralysis whereby the insured shall suffer the irrecoverable loss of the entire use of both hands or both feet or one hand and one foot, and as a result of one of the said losses shall be unable to engage in any occupation or work for profit or wages for a period of fifty-two consecutive weeks from the date of said paralysis, and if within ten days after the expiration of said period he shall be adjudged by duly qualified medical authority satisfactory to the company to be permanently paralyzed and as a result thereof has suffered one of the losses specified in this part, the company will pay the insured twenty-five dollars ($25) a week for the period of fifty-two weeks, and twenty-five dollars ($25) a week for the period, not exceeding ninety days, of total disability between the date of accident and the date of paralysis, and will also pay in addition to said weekly indemnity the sum of five thousand dollars ($5000).

Part IX. (INSANITY INDEMNITY.)—Or, if such injury shall not result in death, but shall independently of any and all other causes and from the date of the accident wholly and continuously disable and prevent the insured from attending to any and every kind of duty pertaining to any business or occupation and shall during the period of such total disability and within twenty-six weeks from the date of the accident, result directly in and be the sole producing cause of the insured becoming irrecoverably insane; and if, within said period of twenty-six weeks of total and continuous disability, he shall because of such insanity be legally committed to a State or duly licensed asylum or sanitarium for the insane, and shall be there continuously confined for the full period of two years, and if, within ten days after the expiration of the said two years he shall be adjudged by duly qualified medical authority satisfactory to the company to be irrecoverably insane, the company will pay to his legal representatives an indemnity of twenty-five dollars ($25) a week for the said period of two years and twenty-five dollars ($25) a week for the period (not exceeding twenty-six weeks) of total disability between the date of the accident and the date of insanity, and will also pay, in addition to said weekly indemnity, the sum of five thousand dollars ($5000).

Part X. (BENEFICIARY INSURANCE.)—Provided always, that if the beneficiary named in the Schedule of Warranties hereinafter set forth, is one person and a female over eighteen

and under sixty years of age, and is not an insured beneficiary under any other accident policy issued by the company, then and not otherwise, this policy shall, in consideration of the premium, also insure (during the period covered by this policy and subject to the provisions of sections 1 to 8 inclusive) the person so named as beneficiary against the effect of external, violent and accidental injury (suicide, sane or insane, not included), (1) if sustained while the said beneficiary is riding as a passenger and being in or upon any railway passenger car using steam, cable, compressed air or electricity as a motive power, (2) or while a passenger on board a steam vessel licensed for the regular transportation of passengers, (3) or while a passenger within a passenger elevator (elevators in mines excepted), (4) or is caused by the burning of a building while the said beneficiary is therein, to wit: If such injury so sustained, shall independently of all other causes, and within ninety days from the date of such accident, result in any one of the following losses, the company will pay to the said beneficiary for non-fatal injury the sum set opposite said loss. But such payment shall not be made for more than one of the losses enumerated below as the result of any one accident. For loss of life the death benefit shall be payable to the executors or administrators of said beneficiary.

For loss of life, or loss of both hands by severance at or above the wrist, or loss of both feet by severance at or above the ankle, or loss of one hand and one foot by severance at or above the wrist or ankle, or loss of entire sight of both eyes, if irrecoverably lost, $5000; loss of either hand by severance at or above the wrist, or loss of either foot by severance at or above the ankle, $2500; loss of one or more entire fingers by severance, $80; loss of one or more entire toes by severance, $100. For loss of time caused by complete hernia, $40. Complete dislocation of the shoulder, $30; elbow, $50; wrist $60; hip, $150; knee, $80; ankle, $80; any bones of foot, $80; two or more toes, $30; two or more fingers, $30. Complete fracture of bones of the skull, both tables, $160; lower jaw, $40; clavicle (collar bone), $80; pelvis, $120; thigh, $150; leg, $100; patella (knee cap), $100; arm, $80; two or more ribs, $50; two or more bones of the foot (not toes), $60; two or more bones of the hand (not fingers), $60; two or more toes, $50; two or more fingers, $50.

Beneficiary Operation Indemnity.—Or, if injury so received by the beneficiary shall, within ninety days from date of receipt thereof, necessitate some one of the surgical operations named in the "Schedule of Operations" hereinafter mentioned, the company will, in addition to the indemnity herein provided, pay one-half of the amount specified opposite such operation in said schedule, but payment shall not be made for more than one operation as the result of any one accident. No payment will be made for operations not named in the schedule.

Part XI. (Indemnity for Injury to Children.)—In consideration of the premium and subject to the provisions of section 1 to 8 inclusive, this policy shall also insure the insured during the period covered by this policy, against the effect of bodily injury sustained by any child of the insured between the ages of one year and fifteen years inclusive, providing such bodily injury shall result directly and independently of any and all other causes from external, violent and accidental means, as follows: If any one of the following losses shall result from such injury within ninety days from the date of the accident the company will pay to the insured the amount specified opposite such loss as per the following schedule:

For loss of life or both hands by severance at or above the wrist, or both feet by severance at or above the ankle, or one hand and one foot by severance at or above the wrist or ankle, age at last birthday and amount payable: one year, $30; two years, $34; three years, $40; four years, $48; five years, $58; six years, $140; seven years, $168; eight years, $200; nine years, $240; ten years, $300; eleven years, $380; twelve years, $460; thirteen to fifteen years, inclusive, $520. For loss of one hand by severance at or above the wrist, or one foot by severance at or above the ankle: one year, $15; two years, $17; three years, $20; four years, $24; five years, $29; six years, $70; seven years, $84; eight years, $100; nine years, $120; ten years, $150; eleven years, $190; twelve years, $230; thirteen to fifteen years, inclusive, $260.

Provided.—Section 1. Written notice as soon as may be reasonably possible after the happening of an accident must be given to the company at New York City of bodily injury or death on account of which a claim is to be made, together with complete particulars thereof and the name and address of the insured. Affirmative proof of death, or of dismemberment, or of loss of sight, or of duration of disability must also be given to the company within two months from the time of death, or of dismemberment, or of loss of sight, or of the termination of the period of disability for which claim is made. Affirmative preliminary proofs under Parts 8 and 9 must be given to the company within two months from the date of the beginning of paralysis or insanity, and affirmative final proofs under Parts 8 and 9 must be given to the company within two months from the date of the final examination required under said Parts. Legal proceedings for recovery hereunder shall not be brought before the expiration of three months from the date of filing proofs at the company's home office, nor brought at all unless begun within twelve months from the time of death, or of dismemberment, or of loss of sight, or of the termination of the period of disability for which claim is made, or of the final examination for paralysis or insanity. Claims not brought as required by this policy shall be forfeited to the company.

Section 2. Any medical adviser of the company shall be allowed to examine the person or body of any person insured by this policy, or the person or body of any child of the insured, in respect to any alleged injury, disability, or cause of death as often and in such

manner as he may require, and shall also have the right and opportunity to make an autopsy in case of death.

Section 3. No claim against the company shall be valid in excess of the insurance granted by this policy unless written permission allowing such excess shall have been signed by the secretary of the company and endorsed hereon. All premiums paid for such excess will be refunded on demand of the insured or his legal representatives.

Section 4. The company's liability on account of injury to or death of the insured shall not extend to more than one part of this policy, except as provided in Part 5. Any claim shall be subject to proof of interest, and no assignment of interest under this policy shall be valid unless consent thereto is formally endorsed hereon by the secretary of the company.

Section 5. The consent of the beneficiary shall not be requisite to a surrender or an assignment of this policy, or to a change of beneficiary, or to any other change in the policy.

Section 6. If the insured shall be injured, fatally or otherwise, in any occupation classified by the company as more hazardous than that stated in the Schedule of Warranties hereinafter contained, he or his beneficiary, as the case may be, shall be paid only the amount fixed for such increased hazard in accordance with the classification of risks by the company.

Section 7. The company may cancel this policy when the insured attains the age of seventy, or at any previous time by mailing notice of cancellation to the insured's address with its check for the unearned part, if any, of the premium.

Section 8. No erasure or change appearing on the face of this policy as originally printed, and no change or waiver of any of its terms or provisions or statements shall be valid unless endorsed hereon and signed by the secretary of the company. Notice given to, or the knowledge of any agent or any other person shall not be held to waive any of the terms, provisions, or statements hereof.

In witness whereof, The Preferred Accident Insurance Company of New York has caused this policy to be signed by its president and secretary, and delivered at the office of the company, in the City of New York, state of New York, this first day of April, 1906.

SCHEDULE OF SURGICAL OPERATIONS.—(See Parts 5 and 10), amputation of foot, hand or forearm, $25; leg, $50; arm above elbow, $50; thigh, $100; one or more entire fingers, $10; reduction of dislocation, of shoulder, elbow, hip, knee or ankle, $25; of wrist or jaw, $15; of finger or fingers, $10; excision of shoulder, hip or knee joint, $100; elbow, wrist or ankle joint, $50; reduction of fracture of nose, lower jaw, collar bone or shoulder blade, $25; of breast bone, $10; of rib or ribs, $10; of upper arm, $35; of forearm (one or both bones), $25; of wrist or hand, $15; of two or more fingers, $10; of any of the bones of the pelvis or sacrum, $50; of coccyx, $10; of thigh, $75; of knee cap or leg bones (one or both), $50; of two or more bones of foot (not toes), $15; of one or more toes, $10; gunshot wounds —removal of shot or bullet not necessitating amputation or laparotomy, $25; hernia (abdominal) any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $100; laparotomy (opening of the abdominal cavity for an operation on any organ contained therein), $100; sequestrotomy (removal of dead bone), $35; peritonitis (see laparotomy), skull trephining for fracture, $100; synovitis (inflammation of the lining membrane of a joint) incision for, $25; tetanus—injection of anti-tetanic serum into frontal lobe of brain, $100; suturing wounds of scalp or other parts, $5.

CERTIFICATE OF IDENTIFICATION AND REGISTRATION.—In consideration of the receipt at the home office of the premium for this policy, the Preferred Accident Insurance Company of New York, has placed the insured's name on its registration list.

If the insured shall, by reason of injury during the time this policy is in force, be physically unable to communicate with friends, the comany will, upon receipt of a telegram or other message giving this policy number, immediately transmit to the relatives or friends of the insured any information respecting him, and will defray all expenses necessary to put the insured in communication with, and in care of friends, providing such expense shall not exceed the sum of one hundred dollars ($100).

SCHEDULE OF OPTIONAL INDEMNITIES.—(See Part 6), loss of one or more entire fingers, $160; of one or more entire toes, $200; complete hernia, $80; complete dislocation of the shoulder, $60; of the elbow, $100; of the wrist, $120; of the hip, $300; of the knee, $160; of two or more bones of foot (not toes), $160; of the ankle, $160; of two or more toes, $60; of two or more fingers, $60; complete fracture of the skull, both tables, $320; of the lower jaw, $80; of the collar bone, $160; of the pelvis, $240; of the thigh, $300; of the leg (tibia and fibula), $200; of the knee cap, $200; of the arm, $160; of two or more ribs, $100; of two or more bones of the foot (not toes), $120; of two or more bones of the hand (not fingers), $120; of two or more toes, $100; of two or more fingers, $100.

The "Paragon" policy, which sells for $30, principal sum, $5000, is similar to the "Advanced" and adds ten per cent annually to the fixed indemnities for five years. The portion of the policy relating to beneficiary insurance is as follows:

Part X. (BENEFICIARY INSURANCE.)—Provided, always that if the beneficiary named in the schedule of warranties hereinafter set forth, is one person and a female over eighteen and under sixty years of age, and is not an insured beneficiary under any other accident policy issued by the company, then and not otherwise, this policy shall, in consideration of the premium, also insure (during the period covered by this policy and subject to the provisions of Sections 1 to 9, inclusive) the person so named as beneficiary against the effect of external, violent and accidental injury (suicide, sane or insane, not included),

(1) if sustained while the said beneficiary is riding as a passenger and being in or upon any railway passenger car using steam, cable, compressed air or electricity as a motive power, (2) or while traveling as a passenger and on board a steam vessel licensed for the regular transportation of passengers, (3) or while riding as a passenger within a passenger elevator (elevators in mines excepted), (4) or is caused by the burning of a building while the said beneficiary is therein, to wit: If such injury so sustained, shall independently of all other causes, and within ninety days from the date of such accident, result in any one of the following losses, the company will pay to the said beneficiary for non-fatal injury the amount specified for said loss. But such payment shall not be made for more than one of the losses enumerated below as the result of any one accident. For loss of life the death benefit shall be payable to the executors or administrators of said beneficiary.

For loss of life, or both hands, or both feet, or one hand and one foot, or entire sight of both eyes, $5000; for loss of either hand or either foot, $2500; one or more entire fingers, $80; one or more entire toes, $100. For complete hernia, $40. For complete dislocation of the shoulder, $30; elbow, $50; wrist, $60; hip, $150; knee, $90; ankle, $80; any bones of foot, $80; two or more toes, $30; two or more fingers, $30. For complete fracture of bones of the skull, both tables, $160; lower jaw, $40; clavicle (collar bone), $80; pelvis, $120; thigh, $150; leg, $100; patella (knee cap), $100; arm, $80; two or more ribs, $50; two or more bones of foot (not toes), $60; two or more bones of hand (not fingers), $60; two or more toes, $50; two or more fingers, $50.

For Disability.—In case of non-fatal injury (other than those mentioned in the foregoing schedule), sustained as provided in Part X hereof, and which shall independently of all other causes and from date of accident totally and continuously disable and prevent the said beneficiary from attending to any and every kind of duty pertaining to her usual occupation or employment, the company will pay her while so disabled, for a period not exceeding ten consecutive weeks, a weekly indemnity of $15.

Beneficiary Operation Indemnity.—Or, if injury so received by the beneficiary shall, within ninety days from date of receipt thereof, necessitate some one of the surgical operations named in the "Schedule of Operations" hereinafter mentioned, the company will, in addition to the indemnity herein provided, pay one-half of the amount specified opposite such operation in said schedule, but payment shall not be made for more than one operation as the result of any one accident. No payment will be made for operations not named in the schedule.

Provided:

1. The annual increase mentioned in Part 1 hereof shall accrue only with each full year's renewal of this policy.

2. No claim against the company shall be valid in excess of the insurance granted by this policy unless written permission allowing such excess shall have been signed by the president or the secretary of the company and endorsed hereon. All premiums paid for such excess will be refunded on demand of the insured or his legal representatives.

3. Written notice as soon as may be reasonably possible after the happening of an accident must be given to the company at New York City of bodily injury or death on account of which a claim is to be made, together with complete particulars thereof and the name and address of the insured. Affirmative proof of death, or of dismemberment or of loss of sight, or of duration of disability must also be given to the company within two months from the time of death, or of dismemberment, or of loss of sight, or within the same time from the termination of each thirteen weeks' period of continuous disability, or from the termination of such disability if the full period is more or less than thirteen weeks. Furthermore, affirmative preliminary proofs under Parts VIII and IX must be given to the company within two months from the date of the beginning of paralysis or insanity, and affirmative final proofs under Parts VIII and IX must be given to the company within two months from the date of the final examination required under said parts. Legal proceedings for recovery hereunder shall not be brought before the expiration of three months from the date of filing proofs at the company's home office, nor brought at all unless begun within twelve months from the time of death, or of dismemberment, or of loss of sight, or of the termination of the period of disability for which claim is made, or of the final examination for paralysis or insanity. Claims not brought as required by this policy shall be forfeited to the company.

4. Claims for weekly indemnity (as provided in Part II) for a disability period of less than thirteen weeks' duration shall be payable at the end of the period of disability only; claims in excess shall be payable at the end of each thirteen weeks of continuous disability proof as required to be given before each payment.

5. Any medical adviser of the company shall be allowed to examine the person or body of the insured or beneficiary in respect to any alleged disability, or cause of death as often and in such manner as he may require, and shall also have the right and opportunity to make an autopsy in case of death. The consent of the beneficiary shall not be requisite to a surrender or an assignment of this policy, or to a change of beneficiary, or to any other change in the policy.

6. The company's liability on account of injury to or death of the insured shall not extend to more than one part of this policy, except as provided in Parts V and X hereof. The double indemnity, provided under Part III and the beneficiary insurance provided under Part X hereof, shall not apply to any accident or injury, fatal or otherwise, sustained while getting on or off or being upon the step or steps of any conveyance referred to in said parts. Any claim shall be subject to proof of interest, and no assignment of interest under this policy shall be valid unless consent thereto is formally endorsed hereon by the president or the secretary of the company.

7. If the insured shall be injured, fatally or otherwise, in any occupation classified *by the company as more* hazardous than that stated in the schedule of warranties hereinafter contained, he or his beneficiary, as the case may be, shall be paid only the amount fixed for such increased hazard in accordance with the classification of risks by the com-

disability; such choice must be expressed in writing, addressed to the company within ten days of the date of the occurrence of the injury.

4. ACCUMULATIVE TEN PER CENT ANNUALLY.—Each consecutive full year's renewal of this policy, when the premium therefor is paid annually in advance, shall add ten per cent per annum, up to and inclusive only of the fifth consecutive year, to the benefits for death, loss of limb or sight as provided in paragraphs I and II. When said annual premium shall be paid in any other manner than in advance, said increment shall be but five per cent per annum, but shall extend up to and inclusive of the tenth consecutive year.

5. CHANGE OF OCCUPATION.—If the insured is injured, in any occupation classed by the company as more hazardous than that described in the warranties hereinafter contained, the company's liability shall be for only such proportion of the principal sum or other indemnity, as the premium paid will purchase at the rate fixed by the company for such increased hazard.

6. SPECIAL DEATH BENEFIT.—If sunstroke, freezing, hydrophobia, or the involuntary and unconscious inhalation of gas or any poisonous vapor, shall result from such injuries and cause the death of the insured within ninety days from the date of exposure or infection, the company will pay the beneficiary named in the warranties the principal sum of this policy.

7. OPERATIONS TO INSURED.—In the event that injuries sustained, as above provided, within ninety days from the date of commencement of disability shall necessitate a surgical operation named in the schedule of operations to the insured, the company will pay, in addition to benefits heretofore specified, the sum set opposite such operation in said schedule for each $1000 of principal sum before named, provided always that the amount under said schedule shall not be payable for more than any one operation as the result of any one accident.

8. LIMITS.—No claim shall be valid in excess of $30,000 principal sum, or $100 weekly indemnity. Premiums for amount in excess of these limits will be refunded on demand. (a) This policy covers injuries received only within the civilized limits of the globe, including travel by regular lines of passenger conveyance.

9. NOTICE AND PROOFS OF CLAIMS.—Unless the insured or beneficiary give reasonably immediate, written notice of disability, or accidental injury, with full particulars thereof, any claim thereunder shall be invalid. (a) Unless affirmative proof of death, or loss of limb or sight, or duration of disability be furnished to the company in writing within two months from the time of death, or loss of limb or sight, or termination of said disability, any claim thereunder shall be invalid. (b) Legal proceedings for recovery hereunder shall not be brought until after three months after the filing of proof at the company's home office, and unless said legal proceedings be commenced within six months from the time of death, or loss of limb or sight, or termination of disability, any claim shall be invalid.

10. MEDICAL EXAMINATIONS.—Should this company be refused by any one representing the insured or beneficiary to allow the representatives of the company to examine the person or body of the insured, before or after death, in respect to any alleged injury or cause of death, then in that event all claim shall be invalid.

11. NON-WAIVER AND ASSIGNMENT.—Claims shall be subject to proof of interest. Any assignment of interest shall be invalid unless the consent of the company thereto is formally endorsed and accepted by the secretary or assistant secretary of the company. (a) No change whatever in this policy, or waiver of its provisions shall be valid unless the same is endorsed hereon and signed by the secretary or assistant secretary of the company.

12. CANCELLATIONS.—Written notice, cancelling this policy, may be mailed to the address given in the warranties at any time, and for any cause, and the company's check for the unearned portion of the premium shall be mailed with said notice, and shall be sufficient tender of said refund. (a) The consent of the beneficiary shall not be requisite to a surrender or an assignment of this policy, nor yet to a change of beneficiary. The death benefits provided herein shall be paid to the beneficiary named in the warranties, or such other beneficiary who may be designated by the insured, if surviving, otherwise to the executors, administrators or assigns of the insured.

In witness whereof, The Standard Life and Accident Insurance Company, of Detroit, Michigan, has caused this contract to be signed by the president and secretary, but the same shall not be binding upon the company unless countersigned by a duly commissioned agent.

CERTIFICATE OF IDENTIFICATION AND REGISTRATION.—In consideration of the receipt at the home office of the premium for this accident policy, the Standard Life and Accident Insurance Company, of Detroit, Michigan, has registered the insured named in above numbered policy. If the insured shall, by reason of injury, during time said policy is in force, be physically unable to communicate with friends, the company will, upon receipt of a telegram or other message giving the above policy number, immediately transmit to the relatives or friends of insured named in above mentioned policy, any information respecting him, and will defray all expenses necessary to put the insured in communication with, and in the care of friends, providing such expense shall not exceed $20 for each $1000 of the principal sum.

SCHEDULE OF INJURIES TO THE INSURED.—Special Indemnities.—Amounts payable as provided in paragraph 3 for each $1000 of the principal sum. Ordinary Accidents. Paragraph 1. For loss of certain members, by severance, within ninety days after injury, viz.: of one or more fingers (at least one entire phalanx), $30; one or more entire toes, $40; for complete hernia, caused solely and directly by accidental injury, $14; for complete dislocation, viz.: of the shoulder, $20; elbow, $20; wrist, $25; hip, $60; knee, $30; any bones of foot, $30; ankle, $30; two or more toes or two or more fingers, $10;

Standard Life and Accident Insurance Company.

DETROIT, MICH.

Commenced Business 1884. D. M. FERRY, Pres. E. A. LEONARD, Sec.

The Standard Life and Accident insures against personal accident under the following classifications: Select, preferred, ordinary, extra ordinary, medium, extra medium, hazardous and extra hazardous.

PREMIUMS AND BENEFITS.—For an annual premium of $25 the optional policy confers the following benefits: For loss of both hands or both feet, one hand and one foot, or both eyes, the principal sum. For one hand or foot, or sight of one eye, $1700. For total disability, $25 weekly, and for partial disability, from one-fourth to three-fourths of said sum. Double benefits are paid for accidents of travel, or in passenger elevators or burning buildings.

The company issues general accident policies, accident tickets good for from one to thirty days; instalment accident policies secured by orders on paymaster; a fixed compensation policy, specially adapted for women, and a sickness policy.

AGE LIMITS.—Eighteen to sixty-five.

MAXIMUM INDEMNITY.—Death, $20,000; weekly, $100.

THE POLICY FORM.—COMPLETE ACCIDENT POLICY.

PRINCIPAL SUM, $5000. WEEKLY INDEMNITY, $25-50.

MAXIMUM SUM, $15,000.

ANNUAL PREMIUM, SELECT, $25. PREFERRED, $30.

The Standard Life and Accident Insurance Company of Detroit, Mich., in consideration of the truthfulness of the warranties herein and of the premium of twenty-five dollars, hereby insures John A. Logan, for the term of twelve calendar months from noon, standard time, of the first day of April, 1906, against bodily injuries effected, directly and independently of all other causes, through external, accidental and violent means (suicide, whether sane or insane, not included); with the following modifications:

1. Principal sum, $5000; weekly indemnity, $25. If any of the following disabilities shall result, from above injuries alone, within 90 days from date of accident the company will pay, in lieu of other benefits:

DEATH, LOSS OF LIMB OR SIGHT.—For loss of life, both hands, or both feet, or one hand and one foot, or the irrecoverable and entire loss of sight of both eyes, principal sum; for the loss of either hand or either foot, one-half principal sum; for the irrecoverable and entire loss of sight of one eye, one-third principal sum. The payment in any such case shall terminate this policy.

The above weekly indemnity shall be paid for not exceeding 200 consecutive weeks following the receipt of injury, which wholly and continuously disables the insured from transacting any and all business pertaining to his occupation.

PARTIAL DISABILITY.—One-half of the above weekly indemnity shall be paid for not exceeding twenty-six consecutive weeks, during which insured shall be disabled from attending to one or more important daily duties pertaining to his occupation preceding or following total disablement.

2. DOUBLE BENEFITS.—The above named principal sum, or weekly indemnities, shall be doubled if the insured is injured under the following circumstances: To-wit: While riding as a passenger and actually being in or upon any railway passenger car, using steam, cable or electricity as a motive power, or in a passenger elevator, or while riding as a passenger and on board a steam vessel, licensed for the regular transportation of passengers; or while in a burning building.

3. SCHEDULE OF INJURIES.—The insured may elect to receive the amount of indemnity provided for in schedule of injuries to the insured for each $1000 of the principal sum, provided he receive such amount in the place of other indemnities for total or partial

disability; such choice must be expressed in writing, addressed to the company within ten days of the date of the occurrence of the injury.

4. ACCUMULATIVE TEN PER CENT ANNUALLY.—Each consecutive full year's renewal of this policy, when the premium therefor is paid annually in advance, shall add ten per cent per annum, up to and inclusive only of the fifth consecutive year, to the benefits for death, loss of limb or sight as provided in paragraphs I and II. When said annual premium shall be paid in any other manner than in advance, said increment shall be but five per cent per annum, but shall extend up to and inclusive of the tenth consecutive year.

5. CHANGE OF OCCUPATION.—If the insured is injured, in any occupation classed by the company as more hazardous than that described in the warranties hereinafter contained, the company's liability shall be for only such proportion of the principal sum or other indemnity, as the premium paid will purchase at the rate fixed by the company for such increased hazard.

6. SPECIAL DEATH BENEFIT.—If sunstroke, freezing, hydrophobia, or the involuntary and unconscious inhalation of gas or any poisonous vapor, shall result from such injuries and cause the death of the insured within ninety days from the date of exposure or infection, the company will pay the beneficiary named in the warranties the principal sum of this policy.

7. OPERATIONS TO INSURED.—In the event that injuries sustained, as above provided, within ninety days from the date of commencement of disability shall necessitate a surgical operation named in the schedule of operations to the insured, the company will pay, in addition to benefits heretofore specified, the sum set opposite such operation in said schedule for each $1000 of principal sum before named, provided always that the amount under said schedule shall not be payable for more than any one operation as the result of any one accident.

8. LIMITS.—No claim shall be valid in excess of $30,000 principal sum, or $100 weekly indemnity. Premiums for amount in excess of these limits will be refunded on demand. (a) This policy covers injuries received only within the civilized limits of the globe, including travel by regular lines of passenger conveyance.

9. NOTICE AND PROOFS OF CLAIMS.—Unless the insured or beneficiary give reasonably immediate, written notice of disability, or accidental injury, with full particulars thereof, any claim thereunder shall be invalid. (a) Unless affirmative proof of death, or loss of limb or sight, or duration of disability be furnished to the company in writing within two months from the time of death, or loss of limb or sight, or termination of said disability, any claim thereunder shall be invalid. (b) Legal proceedings for recovery hereunder shall not be brought until after three months after the filing of proof at the company's home office, and unless said legal proceedings be commenced within six months from the time of death, or loss of limb or sight, or termination of disability, any claim shall be invalid.

10. MEDICAL EXAMINATIONS.—Should this company be refused by any one representing the insured or beneficiary to allow the representatives of the company to examine the person or body of the insured, before or after death, in respect to any alleged injury or cause of death, then in that event all claim shall be invalid.

11. NON-WAIVER AND ASSIGNMENT.—Claims shall be subject to proof of interest. Any assignment of interest shall be invalid unless the consent of the company thereto is formally endorsed and accepted by the secretary or assistant secretary of the company. (a) No change whatever in this policy, or waiver of its provisions shall be valid unless the same is endorsed hereon and signed by the secretary or assistant secretary of the company.

12. CANCELLATIONS.—Written notice, cancelling this policy, may be mailed to the address given in the warranties at any time, and for any cause, and the company's check for the unearned portion of the premium shall be mailed with said notice, and shall be sufficient tender of said refund. (a) The consent of the beneficiary shall not be requisite to a surrender or an assignment of this policy, nor yet to a change of beneficiary. The death benefits provided herein shall be paid to the beneficiary named in the warranties, or such other beneficiary who may be designated by the insured, if surviving, otherwise to the executors, administrators or assigns of the insured.

In witness whereof, The Standard Life and Accident Insurance Company, of Detroit, Michigan, has caused this contract to be signed by the president and secretary, but the same shall not be binding upon the company unless countersigned by a duly commissioned agent.

CERTIFICATE OF IDENTIFICATION AND REGISTRATION.—In consideration of the receipt at the home office of the premium for this accident policy, the Standard Life and Accident Insurance Company, of Detroit, Michigan, has registered the insured named in above numbered policy. If the insured shall, by reason of injury, during time said policy is in force, be physically unable to communicate with friends, the company will, upon receipt of a telegram or other message giving the above policy number, immediately transmit to the relatives or friends of insured named in above mentioned policy, any information respecting him, and will defray all expenses necessary to put the insured in communication with, and in the care of friends, providing such expense shall not exceed $20 for each $1000 of the principal sum.

SCHEDULE OF INJURIES TO THE INSURED.—Special Indemnities.—Amounts payable as provided in paragraph 3 for each $1000 of the principal sum. Ordinary Accidents. Paragraph 1. For loss of certain members, by severance, within ninety days after injury, viz.: of one or more fingers (at least one entire phalanx), $30; one or more entire toes, $40; for complete hernia, caused solely and directly by accidental injury, $14; for complete dislocation, viz.: of the shoulder, $20; elbow, $20; wrist, $25; hip, $60; knee, $30; any bones of foot, $30; ankle, $30; two or more toes or two or more fingers, $10,

for the complete fracture of bones, viz.: of the skull, both tables, $65; lower jaw, $15; clavicle (collar bone), $30; pelvis, $50; thigh, $60; leg, $40; patella (knee cap), $40; arm between elbow and shoulder, $60; forearm, between the wrist and elbow, $30; two or more ribs, $20; foot, $25; hand, $25; two or more toes or two or more fingers, $20.

NOTE.—Double above amounts paid for travel accidents.

SCHEDULE OF OPERATIONS TO THE INSURED.—Amounts payable in addition to other benefits for each $1000 of the principal sum as provided in paragraph 7. Appendicitis (see laparotomy), $20; aneurism (tumor of artery), ligation, $10; amputation of foot, hand or forearm, $5; leg or arm, $10; thigh, $20; finger or fingers, $2; abscess or boil, incision, $1; bone abscess, trephining, $5; bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, $10; carbuncle, incision and treatment, $1; caries (bone ulcer), curetting, $3; dislocations, reduction of, shoulder, elbow, hip, knee or ankle, $5; wrist or lower jaw, $3; thumb or fingers, $2; excision of shoulder, hip or knee joint, $20; elbow, wrist or ankle joint, $10; toe or toes, $5; eye, ear, nose or throat, any cutting operations, $2; felon, incision, $1; fractures, reduction of, nose, lower jaw, collar bone or shoulder blade, $5; breast bone, $2; rib or ribs, $2; forearm (one or both bones), $5; upper arm, $7; wrist or hand, $3; fingers, $2; any of the bones of the pelvis or sacrum, $10; coccyx, $2; thigh, $15; knee cap or leg bones (one or both), $10; bones of foot, $3; toes, $2; ganglion (cystic tumor of tendon sheath), incision and curetting, $3; gunshot wounds, treatment not necessitating amputation or laparotomy, $5; hernia (abdominal), any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $20; hydrocele, tapping, incision or excision of sac, $5; ingrowing toe nail, removal, $2; intestinal obstruction (see laparotomy); kidney, fixation or removal, $20; laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision), $20; lithotomy (operation for removal of stone in bladder), any cutting, $20; mastoiditis, operation for, $10; necrosis (death of bone), sequestrotomy (removal of dead bone), $7; œsophogotomy for stricture or other cause, $20; peritonitis (see laparotomy), $20; paracentesis, tapping of abdomen, $5; bladder, $5; ear drum, $3; rectum, operation for hemorrhoids (external or internal), excision or ligation, $5; prolapsed, operation for, $5; fistula in ano, incision, $5; polypus, extirpation, $5; malignant stricture, excision or colostomy, $20; skull trephining for fracture or other cause, $20; synovitis (inflammation of the lining membrane of a joint), incision, $5; tetanus, injection of anti-tetanic serum into frontal lobe of brain, $20; tumors, extirpation from any part of the body, benign, $3; malignant, $10; varicose veins, ligation or excision, $5; varicocele, acupressure, ligation or excision, $5; wounds of scalp or other parts, suturing, $1.

ACCUMULATIONS.—Ten per cent for each full year's renewal when the premium is paid annually in advance. When the premium is not paid annually in advance, the accumulations shall be at the rate of five per cent.

POLICY FORM.—"COMPLETE DISABILITY."

PRINCIPAL SUM, $5000-$10,000. WEEKLY INDEMNITY, $25-$50. ANNUAL PREMIUM, AGES 18–50, $60. AGES 51–60, $70.

The Standard Life and Accident Insurance Company of Detroit, Mich., in consideration of the truthfulness of the warranties herein and of the premium of sixty dollars, hereby insures William Horner, for the term of twelve months from noon, standard time, of the first day of April, 1906, against bodily injuries effected, directly and independently of all other causes, through external, accidental and violent means (suicide, whether sane or insane, not included); and against disability from sickness; with the following modifications:

1. Principal sum, $5000; weekly indemnity, $25. If any one of the following disabilities shall result, from above injuries alone, within 90 days from date of accident, the company will pay, in lieu of other benefits:

DEATH, LOSS OF LIMB OR SIGHT.—For loss of life, or both hands, or both feet, or one hand and one foot, or the irrecoverable and entire loss of sight of both eyes, principal sum; for the loss of either hand or either foot, one-half principal sum.; for the irrecoverable and entire loss of sight of one eye, one-third principal sum. The payment in any such case shall terminate this policy.

The above weekly indemnity shall be paid for not exceeding two hundred consecutive weeks following the receipt of injury, which wholly and continuously disables the insured from transacting any and all business pertaining to his occupation.

PARTIAL DISABILITY.—One-half of the above weekly indemnity shall be paid for not exceeding twenty-six consecutive weeks, during which insured shall be disabled from attending to one or more important daily duties pertaining to his occupation preceding or following total disablement.

2. DOUBLE BENEFITS.—The above named principal sum, or weekly indemnities, shall be doubled if the insured is injured under the following circumstances: To-wit: While riding as a passenger and actually being in or upon any railway passenger car, using steam, cable or electricity as a motive power, or in a passenger elevator, or while riding as a passenger and on board a steam vessel, licensed for the regular transportation of passengers; or while in a burning buliding.

SICKNESS BENEFITS.

3. BLINDNESS OR PARALYSIS FROM DISEASE.—If the insured contract a disease, which shall not terminate in death, but within one year from the date of this insurance, or any renewal thereof, shall result in the total and irrecoverable loss of the sight of both eyes or in permanent paralysis, which shall cause the insured to lose the entire use of both hands or both feet, or of one hand and one foot, and on account of said disability be permanently and entirely unable to engage in any work or occupation for wages or compensation of any kind, the company will pay to him, upon filing at the company's home office, proof of the continuation of said described disability for fifty-two consecutive weeks, one-half of the principal sum in lieu of all other indemnities.

a. (WEEKLY INDEMNITY.)—Or, if the insured shall suffer from disease not hereafter excepted, and thereby be wholly and entirely prevented from performing all of the business of his occupation, the company will pay to him the weekly indemnity for total disability, above described, for such period as he shall necessarily be confined to the house, for a period of not less than seven days and not exceeding twenty-six consecutive weeks. The company will not pay for disability due to disease while the insured is engaged in military or naval service, or for any sickness for which the insured is not regularly treated by a legally licensed and registered physician; nor from any disease contracted within fifteen days from noon of the day this policy is dated; nor any disability due to sickness suffered by a woman; nor to any person under eighteen or over sixty years of age.

4. SCHEDULE OF INJURIES.—The insured may elect to receive the amount of indemnity provided for in schedule of injuries to the insured for each $1000 of the principal sum, provided he receive such amount in the place of other indemnities for total or partial disability; such choice must be expressed in writing, addressed to the company within ten days of the date of the occurrence of the injury.

5. ACCUMULATIVE TEN PER CENT ANNUALLY.—Each consecutive full year's renewal of this policy, when the premium therefor is paid annually in advance, shall add ten per cent per annum, up to and inclusive only of the fifth consecutive year, to the benefits for death, loss of limb or sight as provided in paragraphs I and II. When said annual premium shall be paid in any other manner than in advance, said increment shall be but five per cent. per annum but shall extend up to and inclusive of the tenth consecutive year.

6. CHANGE OF OCCUPATION.—If the insured is injured in any occupation classed by the company as more hazardous than that described in the warranties hereinafter contained, the company's liability shall be for only such proportion of the principal sum or other indemnity, as the premium paid will purchase at the rate fixed by the company for such increased hazard.

7. SPECIAL DEATH BENEFIT.—If the death of the insured shall be caused by sunstroke, freezing, hydrophobia, or the involuntary and unconscious inhalation of gas or any poisonous vapor, within ninety days from the date of exposure or infection, the company will pay the beneficiary named in the warranties the principal sum of this policy.

8. OPERATIONS TO INSURED.—In the event that injuries sustained or sickness contracted, as above provided, within ninety days from the date of commencement of disability shall necessitate a surgical operation named in the schedule of operations to the insured, the company will pay in addition to benefits heretofore specified, the sum set opposite such operation in said schedule for each $1000 of principal sum before named, provided always that the amount under said schedule shall not be payable for more than any one operation as the result of any one accident or sickness.

9. INDEMNITY IF QUARANTINED.—If the insured shall be officially, involuntarily quarantined, by a board of health, in any house or on any steamship on which the insured is a passenger, by reason of an infectious or contagious disease, and thereby be prevented from performing all duties pertaining to his occupation, the company will pay him the weekly indemnity for total disability, for not exceeding ten continuous weeks, during insured's confinement in quarantine.

10. LIMITS.—The amount of sickness indemnity, which has accrued at the time of insured's death, shall be the limit of the company's liability hereunder. The company will not pay sickness disability occasioned by accidental injuries, nor for the same period of time during which insured shall be disabled and drawing indemnity for accidental injuries; nor for disability due to diseases, or detention as the result of quarantine as provided in paragraph 10, contracted and suffered without the limits of the United States, Canada and Europe. (a) No claim shall be valid in excess of $30,000 principal sum, or $100 weekly indemnity. No claim for blindness or paralysis shall be valid in excess of $10,000. Premiums for amounts in excess of those limits will be refunded on demand.

11. NOTICE AND PROOFS OF CLAIM.—Unless the insured or beneficiary give reasonably immediate, written notice of disability, or accidental injury, with full particulars thereof, any claim thereunder shall be invalid. (a) Unless affirmative proof of death, of loss of limb or sight, or duration of disability, be furnished to the company in writing within two months from the time of death, or loss of limb or sight, or termination of said disability, any claim thereunder shall be invalid. Unless affirmative and preliminary proof of blindness or paralysis be furnished to the company within two months from the commencement of said blindness or paralysis, and final proof within fourteen months from the date of the beginning of said total blindness or paralysis, any claim shall be invalid. (b) Legal proceedings for recovery hereunder shall not be brought until after three months after the filing of proof at the company's home office, and unless said legal proceedings be commenced within six months from the time of death, or loss of limb or sight, or termination of disability (except in case of total blindness or paralysis) any claim shall be invalid.

12. MEDICAL EXAMINATIONS.—Should this company be refused by any one representing the insured or beneficiary to allow the representatives of the company to examine

the person or body of the insured, before or after death, in respect to any alleged injury or cause of death or sickness, then in that event all claim shall be invalid.

13. NON-WAIVER AND ASSIGNMENT.—Claims shall be subject to proof of interest. Any assignment of interest shall be invalid unless the consent of the company thereto is formally endorsed and accepted by the secretary or assistant secretary of the company. (a) No change whatever in this policy, or waiver of its provisions, shall be valid unless the same is endorsed hereon, and signed by the secretary or assistant secretary of the company.

14. CANCELLATION.—Written notice, cancelling this policy, may be mailed to the address given in the warranties at any time, and for any cause, and the company's check for the unearned portion of the premium shall be mailed with said notice, and shall be sufficient tender of said refund. (a) The consent of the beneficiary shall not be requisite to a surrender or an assignment of this policy, nor yet to a change of beneficiary. The indemnities provided herein shall be paid to the beneficiary named in the warranties, or such other beneficiary who may be designated by the insured, if surviving, otherwise to the executors, administrators or assigns of the insured.

In witness whereof, The Standard Life and Accident Insurance Company, of Detroit, Michigan, has caused this contract to be signed by the president and secretary, but the same shall not be binding upon the company unless countersigned by a duly commissioned agent.

SCHEDULE OF INJURIES TO THE INSURED.—Special indemnities.—Amounts payable as provided in paragraph 4 for each $1000 of the principal sum. Ordinary Accidents. Paragraph 1. For loss of certain members, by severance, within ninety days after injury, viz.: of one or more fingers (at least one entire phalanx), $30; one or more entire toes, $40; for complete hernia, caused solely and directly by accidental injury, $14; for complete dislocations, viz.: of the shoulder, $20; elbow, $20; wrist, $25; hip, $60; knee, $30; any bones of foot, $30; ankle, $30; two or more toes or two or more fingers, $10; for the complete fracture of bones, viz.: of the skull, both tables, $65; lower jaw, $15; clavicle (collar bone), $30; pelvis, $50; thigh, $60; leg, $40; patella (knee cap), $40; arm, between elbow and shoulder, $60; forearm, between the wrist and elbow, $30; two or more ribs, $20; foot, $25; hand, $25; two or more toes or two or more fingers, $20.

NOTE.—Double above amounts for travel accidents.

CERTIFICATE OF IDENTIFICATION AND REGISTRATION.—In consideration of the receipt at the home office of the premium for this accident and sickness policy, the Standard Life and Accident Insurance Company, of Detroit, Michigan, has registered the insured named in above numbered policy. If the insured shall, by reason of injury or illness, during time said policy is in force, be physically unable to communicate with friends, the company will, upon receipt of a telegram or other message giving the above policy number, immediately transmit to the relatives or friends of insured named in above mentioned policy, any information respecting him, and will defray all expenses necessary to put the insured in communication with, and in the care of friends, providing such expense shall not exceed the sum of twenty dollars ($20) for each $1000 of the principal sum.

SCHEDULE OF OPERATIONS TO THE INSURED.—Amounts payable in addition to other benefits for each $1000 of the principal sum as provided in paragraph 8. Appendicitis (see laparotomy), $20; aneurism (tumor of artery), ligation, $10; amputation of foot, hand or forearm, $5; leg or arm, $10; thigh, $20; finger or fingers, $2; abscess or boil, incision, $1; bone abscess, trephining, $5; bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, $10; carbuncle, incision and treatment, $1; caries (bone ulcer), curetting, $3; dislocations, reduction of, shoulder, elbow, hip, knee or ankle, $5; wrist or lower jaw, $3; thumb or fingers, $2; excision of shoulder, hip or knee joint, $20; elbow, wrist or ankle joint, $10; toe or toes, $5; eye, ear, nose or throat, any cutting operations, $2; felon, incision, $1; fractures, reduction of, nose, lower jaw, collar bone or shoulder blade, $5; breast bone, $2; rib or ribs, $2; forearm (one or both bones), $5; upper arm, $7; wrist or hand, $3; fingers, $2; any of the bones of the pelvis or sacrum, $10; coccyx, $2; thigh, $15; knee cap or leg bones (one or both), $10; bones of foot, $3; toes, $2; ganglion (cystic tumor of tendon sheath), incision and curetting, $3; gunshot wounds, treatment not necessitating amputation or laparotomy, $5; hernia (abdominal), any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $20; hydrocele, tapping, incision or excision of sac, $5; ingrowing toe nail, removal, $2; intestinal obstruction (see laparotomy); kidney, fixation or removal, $20; laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision), $20; lithotomy (operation for removal of stone in bladder), any cutting, $20; mastoiditis, operation for, $10; necrosis (death of bone), sequestrotomy (removal of dead bone), $7; œsophogotomy for stricture or other cause, $20; peritonitis (see laparotomy), $20; paracentesis, tapping of abdomen, $5; bladder, $5; ear drum, $3; rectum, operation for hemorrhoids (external or internal), excision or ligation, $5; prolapsed, operation for, $5; fistula in ano, incision, $5; polypus, extirpation, $5; malignant stricture, excision or colostomy, $20; skull trephining for fracture or other cause, $20; synovitis (inflammation of the lining membrane of a joint), incision, $5; tetanus, injection of anti-tetanic serum into frontal lobe of brain, $20; tumors, extirpation from any part of the body, benign, $3; malignant, $10; varicose veins, ligation or excision, $5; varicocele, acupressure, ligation or excision, $5 wounds of scalp or other parts, suturing, $1.

ACCUMULATIONS.—Ten per cent for each full year's renewal when the premium is paid annually in advance. When the premium is not paid in advance annually, the accumulations shall be at the rate of five per cent.

INDUSTRIAL DEPARTMENT.

POLICY FORM.—ORDINARY, INDUSTRIAL DISABILITY.

PRINCIPAL SUM, $500. MONTHLY PREMIUM, $1.

The Standard Life and Accident Insurance Company of Detroit, Mich., in consideration of payment of the premium, warranties and agreements in the application, and conditions endorsed hereon and made a part hereof, which warranties the insured makes on the acceptance of this policy, and the payment of $1 in advance, on or before the first day of each month during the continuance of this policy, does hereby insure the person described in such application, hereinafter called the insured, in select class from twelve o'clock noon, standard time, of the day this contract is dated, until twelve o'clock noon, standard time, of the first day of April, 1906.

Provided, that the payment of any premium after the date specified on the premium receipt shall not continue this insurance to a date later than the date for the payment of the next monthly premium, nor shall the acceptance of any premium after it is due be construed as a waiver of any of the rights of the company under this contract.

1. ACCIDENT INDEMNITY.—At the rate of fifty dollars per month for a period not exceeding twelve consecutive months, against total loss of time, resulting directly and independently of all other causes, from bodily injuries effected through external, violent and accidental means, and which wholly and continuously, from date of accident, disable and prevent the insured from performing every act or duty pertaining to any business or occupation, and necessitating the continuous service of a registered surgeon.

2. PARTIAL DISABILITY.—Or, if such injuries shall wholly and continuously, from date of accident, disable and prevent the insured from performing one or more important daily duties pertaining to his occupation, or in the event of like disability immediately following total loss of time, the company will pay the insured for the period for such partial disability, not exceeding six consecutive months, at two-fifths the rates specified in paragraph 1; provided the maximum period for which indemnity shall be paid under paragraphs 1 and 2 hereof, for any one injury, shall not exceed twelve consecutive months.

3. SPECIFIC LOSSES.—Or, if any of the following specific losses shall result solely from such injuries, within ninety days from date of accident, the company will pay in lieu of all other indemnities under this policy: For loss of life, or both hands, or both feet, or one hand and one foot, or entire sight of both eyes, the principal sum; for loss of one hand, or one foot, one-half the principal sum; for loss of entire sight of one eye, if irrecoverably lost, one-quarter the principal sum.

4. SPECIAL BENEFITS.—If sunstroke, freezing, septicæmia or hydrophobia shall result from such injuries, independent of all other causes, in the death of the insured, within ninety days from date of exposure or infection, the company will pay, in lieu of all other benefits, one-half the principal sum named herein. Indemnity for loss of life shall be payable to beneficiary if surviving, otherwise to the executor or administrator of insured.

5. DOUBLE INDEMNITY.—Or, if such injuries are sustained by the insured while riding as a passenger in that part of any regular public passenger conveyance, propelled by steam, electricity, cable or compressed air, designed for the carrying of passengers for compensation, and due to the wrecking or disablement of such conveyance, then the company will pay double the indemnity otherwise payable under paragraphs 1, 2 and 3 hereof.

6. INSURANCE BENEFICIARY.—The person named as beneficiary for this policy, is insured as follows: Should said beneficiary sustain injuries in the manner described in paragraph 5 of this policy, which shall result in death, or any disability mentioned in paragraph 3 of this policy, then the company will pay the insured, as a beneficiary, one-half of the amounts provided for in paragraph 3. In case the benficiary named herein is designated as beneficiary in more than one policy, the company's liability will be only for such sum or sums as is provided in last issued policy, provided, however, that there shall be no indemnity paid under the provisions of this paragraph if the person named as beneficiary be over 65 years.

7. ILLNESS INDEMNITY.—At the rate of fifty dollars per month for the number of consecutive days, after the first week, that the insured is necessarily and continuously confined within the house, and therein regularly visited by a legally qualified physician, by reason of illness that is contracted and begins after this policy has been maintained in continuous force for sixty consecutive days; provided, further, that should the insured, during any one illness, be confined in the house and under the care of a physician, as above described, for more than thirty consecutive days, no deductions will be made for the first week; or, if during the convalescence, immediately following said confinement, the insured shall be wholly and continuously disabled from performing every duty pertaining to any business or occupation, and require the regular attendance of such physicians, the company will pay the insured indemnity at one-fifth the above rate for a period not exceeding two consecutive months; provided the maximum period for which indemnity shall be paid under this paragraph, for any one illness, shall not exceed six consecutive months.

8. EXTENDED PAYMENT.—In the event that the disabilities mentioned in clause 7 continue and require the treatment of a regularly qualified physician for a longer period than six consecutive months, then the company will pay the insured one-fourth the above rate per month during such continued disability, provided such continued disability does not *exceed six consecutive* months.

9. BOILS AND FELONS.—Disability or loss resulting, wholly or in part, directly or indirectly, *from carbuncles*, boils, felons, abscesses, ulcers, blood poisoning, or contact with

Travelers Insurance Company,

HARTFORD, CONN.

Commenced Business, 1864. S. C. DUNHAM, Pres. LOUIS F. BUTLER, Sec.
BERTRAND A. PAGE, Secretary, Accident Department.

The Travelers in its accident department insures all classes of risks. The following forms are issued: "Accumulative Accident," $5 per $1000; "Incomparable," $60 per $5000 and $25; The "Incomparable" is a combination of the "Accumulative" and the "General Health."

PREMIUM RATES.—Combination policies: For each $1000 insured in case of death in select and preferred classes, $5 annually; regular accident policies, select class, $4; preferred, $5; extra preferred, $6; ordinary, $7.50; medium, $10; special, $12.50; hazardous, $15; extra hazardous, $20; special hazardous, $25; extra special hazardous, $30; railroad engineers or firemen, $18 and $20. Short term insurance not to exceed $10,000 (under policies, tickets, or both), written on select, preferred, extra preferred and ordinary classes only, at the following rates:

Physicians, surgeons, oculists, specialists in all branches of medicine and surgery, undertakers and dentists, are charged $6 per $1000 and $5 of insurance for the "E" accident policy.

Months.	$1000 and $5.00.	$1000. Death only.	Months.	$1000 and $5.00.	$1000. Death only.
1	$1.50	$0.90	7	$5.70	$3.40
2	2.25	1.35	8	6.10	3.65
3	3.00	1.80	9	6.50	3.90
4	3.75	2.25	10	6.90	4.10
5	4.50	2.70	11	7.20	4.30
6	5.20	3.10			

"Death only" policies, giving no indemnity for disabling injury, will be written at 50 per cent of the cost of a regular death and indemnity policy for ordinary and lower classes, 60 per cent for medium and higher classes.

BENEFITS.—See Policy Forms.

AGE LIMITS.—18 to 65; renewals to age 69.

MAXIMUM RISK.—$60,000 and $200 weekly.

ACCUMULATIVE ACCIDENT POLICY—FORM E.

PRINCIPAL SUM, $5000-$10,000. WEEKLY INDEMNITY, $25–$50.
MAXIMUM SUM, $15,000. ANNUAL PREMIUM, $25.

The Travelers Insurance Company of Hartford, Connecticut, does hereby insure John Brown, of New York, County of New York, State of New York, against bodily injuries, effected directly and independently of all other causes through external, violent and accidental means (suicide, whether sane or insane, is not covered), as specified in the following schedule:

SCHEDULE OF INDEMNITIES.—The principal sum of this policy in the first year is $5000 Increases annually until maximum is $7,500.

PART A. (SINGLE INDEMNITY—DEATH, DISMEMBERMENT AND LOSS OF SIGHT.)—If any one of the disabilities enumerated below shall result from such injuries alone, within ninety days from the date of accident, the company will pay the sum specified opposite such disability; or, if such injuries shall, independently and exclusively of all other causes, immediately, wholly and continuously disable and prevent the insured from performing any and every kind of duty pertaining to his occupation, and during the period of such continuous disability and within two hundred weeks from the date of accident, shall result in any one of the disabilities enumerated below, the company will pay the sum *specified opposite such* disability, and in addition, weekly indemnity as provided in

Part B to the date of death, dismemberment or loss of sight. For loss of life (including accidental death by freezing, gas or poison, but excepting suicide sane or insane), or both hands, or both feet, or one hand and one foot, or entire sight of both eyes, the principal sum; either hand or either foot, one-half of principal sum; entire sight of one eye, if irrecoverably lost, one-third of principal sum. The payment in any such case shall end this policy.

PART B. (SINGLE INDEMNITY.)—Total loss of time. For the period during which the insured shall be immediately, continuously and wholly disabled by injuries effected through external, violent and accidental means, as aforesaid, from performing any and every kind of duty pertaining to his occupation, but not exceeding in amount the principal sum, the company will pay a weekly indemnity of $25. Partial loss of time or, for the period not exceeding twenty-six consecutive weeks, during which the insured shall be immediately, continuously and wholly disabled by such injuries from performing one or more important daily duties pertaining to his occupation, or for like disability not exceeding twenty-six weeks following total disability and not extending beyond the limit therefor, the company will pay a weekly indemnity (two-fifths of rate for total loss of time) of $10. But no payment of weekly indemnity shall be made in case of any disability enumerated in Part A, except as therein provided.

PART C. (DOUBLE INDEMNITY.)—The amount to be paid for claims under Part A and B shall be double the sum therein specified if such injuries are sustained while riding as a passenger and being in or upon any railway passenger car using steam, cable, or electricity as a motive power, or in a passenger elevator, or while traveling as a passenger and on board a steam vessel licensed for the regular transportation of passengers, or are caused by the burning of a building while the insured is therein; but any accident or injury, fatal or otherwise, sustained while getting on or off or being upon the step or steps of any railway or street railway car shall be covered only for single indemnity.

PART D. (ACCUMULATIVE BENEFITS.)—Each consecutive full year's renewal of this policy, if premium is paid annually in advance, shall add ten per cent to the principal sum of the first year until such additions shall amount to fifty per cent, and thenceforth so long as this policy is maintained in force by the payment of annual premium in advance, the insurance will be for the original principal sum plus the accumulations. Each consecutive full year's renewal of this policy, if premium is paid semi-annually or quarterly, shall add five per cent to the principal sum of the first year until such additions shall amount to fifty per cent, and thenceforth so long as this policy is maintained in force, the insurance will be for the original principal sum plus the accumulations.

PART E. (SPECIAL INDEMNITY.)—If the death of the insured shall be caused by sunstroke, effected through external, violent and accidental means, independently of all other causes, within ninety days from the date of exposure, the company upon proof thereof, will pay the original principal sum provided hereunder for fatal bodily injuries.

PART F. (SURGICAL BENEFITS.)—If injuries covered by this policy shall within ninety days from the date thereof necessitate an operation named in the schedule of operations, by a surgeon, the company will pay as specified in the schedule, in addition to the indemnity herein provided, but such payment shall not be made for more than one operation as the result of any one accident. If injuries are sustained, which shall not result in death or other disability, nor necessitate an operation named in the schedule of operations, but which shall require surgical treatment, the company will pay the amount actually expended for such treatment, but not exceeding the single indemnity for one week.

PART G. (ELECTIVE BENEFITS.)—The insured, if he so elect in writing within ten days from date of injury, may take, in lieu of the weekly indemnity hereinbefore provided for total or partial disability, indemnity in one sum, according to the schedule of elective benefits, if the injury is one set forth in said schedule, but not more than one elective benefit shall be paid for injuries resulting from one accident. When the insured is entitled to double indemnity, the elective indemnity shall be doubled in like manner.

PROVIDED: 1. The insurance hereunder shall not cover any injury fatal or otherwise sustained after the insured shall have attained the age of seventy years. The company may cancel this policy at any time by written notice mailed to the insured at his residence address given in the schedule of warranties, with the company's check for the unearned part, if any, of the premium.

2. No claim shall be valid in excess of $120,000 under accident policies of this company. All premiums paid for such excess shall be returned on demand to insured or his executors, administrators, or assigns. If the insured carries insurance in this or other companies or associations, or both, making an aggregate single weekly indemnity in excess of his average weekly earnings, this company shall be liable for only such proportion of the insurance, other than for loss of life, as said average weekly earnings shall bear to the aggregate of the single weekly indemnity of the entire insurance so carried. Claims for indemnity for disability of less than thirteen weeks' duration shall be payable at the end of period of disability only; claims in excess shall be payable at the end of each thirteen weeks of continuous disability, proof as required in Paragraph 6 to be given before each payment.

3. If the insured is injured fatally or otherwise in any occupation classified by this company as more hazardous than that stated in the schedule of warranties, the company's liability shall be only for such proportion of the principal sum or other indemnity as the premium paid by him will purchase at the rate fixed by the company for such more hazardous occupation, but claims for injuries sustained while engaged in games or sports for recreation, or while performing duties about the residence, shall not be prorated hereunder.

4. The company shall have the right and opportunity to examine the person of insured when and so often as it requires in case of injury, and also the right and opportunity to make an autopsy in case of death.

5. A copy of any assignment shall be given within thirty days to the company, which

shall not be responsible for its validity. No agent has power to waive any condition of this policy.

6. Written notice as early as may be reasonably possible must be given to the company at Hartford, Connecticut, of any accident and injury for which claim can be made, with full particulars thereof and full name and address of the insured. Affirmative proof must be given to the company at Hartford, aforesaid, within seven months from the date of death, dismemberment, or loss of sight, or within the same time from the termination of each thirteen weeks' period of continuous disability, or from the termination of such disability if the full period is more or less than thirteen weeks. No legal proceeding for a recovery hereunder shall be brought within three months after receipt of proof at the office of the company aforesaid, nor at all unless begun within two years from the date when the cause of action shall accrue, which is agreed to be the date of termination of disability in claims of weekly indemnity and the date of alleged death, dismemberment or loss of sight as the case may be for other claims.

7. If the limitations of time for notice of injury, proof of claim or for legal proceedings herein contained differ from the statutory provisions in relation thereto of the State in which the insured resides, it is agreed that such statutory provisions shall supersede such limitations in this contract.

8. The consent of the beneficiary shall not be requisite to a surrender or assignment of this policy, or to a change of beneficiary.

9. That all of the warranties following made by the insured upon acceptance of this policy are true.

SCHEDULE OF OPERATIONS.—If the original principal sums of all accident policies carried in this company providing surgical benefits aggregate $10,000, or over, the amounts named below shall be payable; if less than $10,000, the payments shall be reduced proportionately. Abscess, incision, $10. Abdomen, cutting into the abdominal cavity for diagnosis or treatment of organs therein, $200. Amputation of entire hand, forearm, or foot, $50; leg or arm, $100; thigh, $150; finger or fingers, $20. Aneurism, tying of artery, $70. Bone, injuries to, removal of diseased portion of bone, $50. Chest, cutting into for removal of pus as result of traumatism, $50. Dislocation, reduction of hip or knee, $70; shoulder, elbow, or ankle, $50; wrist or lower jaw, $30; thumb, $20; fingers, $10. Excision, removal of shoulder or hip joint, $200; knee joint, $150; elbow, wrist, or ankle joint, $100; toe or toes, $20. Eye, any cutting operation, $20; removal, $100. Fractures, reduction of nose, lower jaw, collar bone, or shoulder blade, $50; breast bone or ribs, $20; upper arm, $70; forearm, $50; wrist, $50; hand, $30; fingers, $10; bones of the pelvis, except coccyx, $150; coccyx, $20; thigh $150; knee cap or leg, $100; bones of foot, $30; toes, $20. Gunshot wounds, treatment of, not necessitating amputation or any cutting operation into abdominal cavity, $25. Hernia (abdominal), any cutting operation for radical cure of reducible, irreducible, or strangulated form, $200. Hydrophobia, Pasteur treatment, $100. Inflammation of joint, incision into joint, $50. Lockjaw, injection of anti-toxin into skull, $200; injection of anti-toxin into spinal canal, $100. Skull, cutting into cranial cavity, $200. Spine or spinal cord, operation with removal of fractured vertebra, $200. Wounds, suturing, $10.

SCHEDULE OF ELECTIVE BENEFITS.—If the weekly indemnity for total loss of time in this policy is $50, the amounts named below shall be payable; if such weekly indemnity is greater or less than $50 the amounts to be paid shall be increased or reduced proportionately. For loss of one or more fingers (at least one entire phalanx), $300; one or more entire toes, $400. For complete hernia caused solely and directly by accidental injury, $140. For complete dislocation of the shoulder, $200; elbow, $200; wrist, $250; hip, $600; knee, $300; any bones of foot other than toes, $300; ankle, $300; two or more toes, $100; two or more fingers, $100. For the complete fracture of bones of the skull, both tables, $650; lower jaw, $150; collar bone, $300; pelvis, $500; thigh, $600; leg, $400; knee cap, $400; arm, between elbow and shoulder, $600; forearm, between wrist and elbow, $300; two or more ribs, $200; foot other than toes, $250; hand other than fingers, $250; two or more toes, $200; two or more fingers, $200.

IDENTIFICATION AND REGISTRATION.—If the insured by reason of injury or illness shall be physically unable to communicate with friends, the company, upon receipt of a telegram or other message giving the number of this policy, will immediately transmit to his relatives or friends any information respecting him, and will defray all expenses necessary to put the insured in the care of friends, provided such expense shall not exceed the sum of one hundred dollars.

THE PROCEEDS OF THIS CONTRACT MAY BE PLACED IN TRUST TO SECURE A GUARANTEED ANNUAL INCOME.—The proceeds of this contract, if in excess of $1,000, may be placed in trust with the company for one of the following purposes:

1. To pay to the insured as annuitant, if the proceeds become payable during his lifetime, an annual life income or an annual income limited to a period of years according to the accompanying tables; or,

2. To pay to the insured as annuitant during the continuance of the trust, the interest on such proceeds, or the part thereof remaining with the company, at the rate of three and one-half per cent per annum; such proceeds, or the remainder thereof, to be returned at the termination of the trust or the death of the annuitant; or,

3. To pay to the beneficiary as annuitant, from the time when the proceeds are payable, an annual life income or an annual income limited to a period of years, according to the accompanying tables; or,

4. To pay to the beneficiary as annuitant, during the continuance of the trust, the interest on such proceeds, or the part thereof remaining with the company, at the rate of three and one-half per cent per annum; such proceeds, or the remainder thereof, to be returned at the termination of the trust or the death of the annuitant.

If the trust is created by the insured for the benefit of the beneficiary, the beneficiary *cannot assign or commute* the payments of life or limited income, nor, if the proceeds

are placed in trust subject to interest, withdraw such proceeds or anticipate the interest, unless such right is given by the insured in writing and is indorsed upon this contract by the company at its home office during the lifetime of the insured.

If the trust is created by the insured for his own benefit, the insured may at any time subsequently commute or assign the unpaid life or limited incomes, or at any time withdraw the said proceeds or any part thereof remaining unpaid with accrued interest.

If the trust is created by the beneficiary, the beneficiary may at any time subsequently commute or assign the unpaid life or limited incomes, or at any time withdraw the said proceeds or any part thereof remaining unpaid with accrued interest.

LIMITED INCOME.

Annual income limited to one of the number stated below; any number from five to thirty may be selected.

NUMBER OF ANNUAL INCOMES.	Amount of Each Annual Income per $1,000.	Total Amount Payable in Annual Incomes.	NUMBER OF ANNUAL INCOMES.	Amount of Each Annual Income per $1,000.	Total Amount Payable in Annual Incomes.
	$	$		$	$
5	214	1,070	18	73	1,314
6	181	1,086	19	70	1,330
7	158	1,106	20	68	1,360
8	140	1,120	21	65	1,365
9	127	1,143	22	63	1,386
10	116	1,160	23	61	1,403
11	107	1,177	24	60	1,440
12	100	1,200	25	58	1,450
13	94	1,222	26	57	1,482
14	88	1,232	27	55	1,485
15	84	1,260	28	54	1,512
16	80	1,280	29	53	1,537
17	76	1,292	30	52	1,560

LIFE INCOME.

Annual income to be paid for at least twenty-five years, but to continue during entire lifetime of insured or beneficiary as the case may be.

AGE ATTAINED BY INSURED OR BENEFICIARY WHEN PROCEEDS ARE PAYABLE.	Amount of Each Annual Income per $1,000.	Minimum Amount Payable in Annual Incomes.	AGE ATTAINED BY INSURED OR BENEFICIARY WHEN PROCEEDS ARE PAYABLE.	Amount of Each Annual Income per $1,000.	Minimum Amount Payable in Annual Incomes.
	$	$		$	$
21 or below	44	1,100	44	53	1,325
22	44	1,100	45	53	1,325
23	45	1,125	46	53	1,325
24	45	1,125	47	54	1,350
25	45	1,125	48	54	1,350
26	45	1,125	49	55	1,375
27	46	1,150	50	55	1,375
28	46	1,150	51	55	1,375
29	46	1,150	52	56	1,400
30*	47	1,175	53	56	1,400
31	47	1,175	54	56	1,400
32	47	1,175	55	57	1,425
33	48	1,200	56	57	1,425
34	48	1,200	57	57	1,425
35	49	1,225	58	57	1,425
36	49	1,225	59	58	1,450
37	49	1,225	60	58	1,450
38	50	1,250	61	58	1,450
39	50	1,250	62	58	1,450
40	51	1,275	63	58	1,450
41	51	1,275	64	58	1,450
42	52	1,300	65 and over	58	1,450
43	52	1,300			

*If the annuitant is thirty years of age, last birthday, when the proceeds of the contract are payable, the amount of each annual income will be $47 for each $1,000 of the proceeds of the contract, payable during the entire lifetime of the annuitant; but if the annuitant should die before at least twenty-five annual incomes shall have been paid, the remainder of such twenty-five annual incomes will continue to be paid annually to the executors, administrators or assigns of the annuitant.

No trust agreement shall be created or take effect other than by a writing subscribed

by the company at its home office and by the person creating such trust. Where a trust is revoked and a new one is not created, and no other provision is made for the proceeds of the insurance, payment shall be made as directed in the contract.

If the annuitant shall die before receiving all of the payments of life or limited income, the remainder thereof shall be made thereafter to the executors, administrators, or assigns of the annuitant; or if the proceeds are subject to annual interest only such proceeds or any part thereof remaining with the company shall be paid to the executors, administrators, or assigns of the annuitant.

The first payment of life or limited income shall be made as follows: Upon acceptance of satisfactory proof of death of the insured, where the insurance is payable at the death of the insured, or upon the creation of the trust where the proceeds are payable to the insured and the trust is created by him, or where the trust is created by the beneficiary.

The first payment of interest shall be made one year from the date of the acceptance of proofs of death, where the insurance is payable at the death of the insured, or one year from the date of the creation of the trust, where the proceeds are payable to the insured and the trust is created by him, or the trust is created by the beneficiary.

INCOMPARABLE DISABILITY POLICY, FORM E. H.

PRINCIPAL SUM, $5000–$10,000. WEEKLY INDEMNITY, $25–$50.
MAXIMUM SUM, $15,000. ANNUAL PREMIUM, $60.

This policy is similar to the one preceding, except where the phraseology conflicts with the health portion, and in the following paragraphs, which are taken from the E. H. form entire.

SCHEDULE OF INDEMNITIES—HEALTH INSURANCE.

PART H. (TEMPORARY DISABILITY.)—For the period during which the insured shall independently of all other causes be necessarily confined to the house and wholly disabled and prevented by bodily disease not hereinafter excepted, from performing any and every kind of duty pertaining to his occupation, the company will pay a weekly indemnity of $25, and if following such a period of total disability and confinement to the house he shall be wholly disabled and prevented from performing any and every kind of duty pertaining to his occupation, but shall not be necessarily confined to the house, one-half of said amount per week will be paid to the insured; but no payment shall be made for disability of less than seven consecutive days' or in excess of twenty-six consecutive weeks' duration.

PERMANENT DISABILITY.—Upon satisfactory proof to the company that he has, as the result of disease contracted during the term of this policy and not hereinafter excepted, entirely and irrecoverably lost the sight of both eyes, or permanently and entirely lost the use of both hands or both feet, or of one hand and one foot, and also that he has been for one year and will thereafter and during his life, by reason thereof, be permanently disabled from engaging in any work or occupation for wages or profit, the company will pay to him $5000. The payment for permanent disability shall end this policy.

PART I. (SURGICAL BENEFITS.)—If by reason of any disease, not hereinafter excepted, any of the operations specified in the schedule of operations shall be performed upon the insured by a surgeon within ninety days from the commencement of such disease, the company will pay to the insured as specified in the schedule, in addition to the indemnity herein provided, but payment shall not be made for more than one operation as the result of any one cause of disability.

PROVIDED: 1. If the insured is injured fatally or otherwise in any occupation classified by this company as more hazardous than that stated in the schedule of warranties, the company's liability shall be only for such proportion of the principal sum or other indemnity for bodily injuries by external and accidental violence, as the premium paid by him will purchase at the rate fixed by the company for such more hazardous occupation, but claims for injuries sustained while engaged in games or sports for recreation or while performing duties about the residence shall not be prorated hereunder.

2. The company may cancel this policy at any time by written notice mailed to the insured at his residence address given in the schedule of warranties, with the company's check for the unearned part, if any, of the premium. The consent of the beneficiary shall not be requisite to a surrender or assignment of this policy or to a change of beneficiary. Indemnity for loss of life shall be paid to the beneficiary named in schedule of warranties, or to such other beneficiary as may be designated by insured, if surviving, otherwise to the executors, administrators or assigns of the insured.

3. Written notice as early as may be reasonably possible must be given to the company at Hartford, Conn., of any accident and injury or commencement of disability by disease, as the case may be, for which claim can be made with full particulars thereof and full name and address of the insured. Affirmative proof must be given to the company at its home office in Hartford, Conn., within seven months from the date of death, dismemberment, or loss of sight, or within the same time from the termination of each thirteen weeks' period of continuous disability from injury or illness, as the case may be, or from the termination of such disability if the full period is more or less than thirteen weeks. Furthermore, preliminary proof of permanent disability by disease must be furnished to the company within fourteen months, and final proof thereof within twenty-four months from the commencement of the disease which caused disability. No legal proceeding for a recovery hereunder shall be brought within three months after receipt of proof at the home office of the company aforesaid, nor at all unless begun within two years from the date when the cause of action shall accrue which is agreed to be the date of termination of disability from injury or illness in claims for weekly indemnity, and the date of alleged *death, dismemberment* or loss of sight, or of the commencement of the disease, as the *case may be, for all other* claims.

4. *If the limitations* of time for notice of injury, proof of claim or for legal proceedings

herein contained differ from the statutory provisions in relation thereto of the State in which the insured resides, it is agreed that such statutory provisions shall supersede such limitations in this contract.

5. The insurance under Parts H and I does not cover disease contracted, or sickness or disability sustained, in the tropics or in any part of Alaska or the British possessions in America north of the sixtieth degree of north latitude; nor does it cover disability from any disease contracted within fifteen days from noon of the date of this policy, or while engaged in military or naval service, or from any disease for which the insured is not treated by a physician; nor does it cover disability for any period for which the insured has either made claim or may become entitled to indemnity from this or any other company or association, for or on account of injuries by accidental violence.

6. No claim shall be valid in excess of $100,000 under accident and health policies of this company. All premiums paid for such excess shall be returned, on demand, to insured, or his executors, administrators or assigns. If the insured carries insurance in this or other companies or associations, or both, making an aggregate single weekly indemnity in excess of his average weekly earnings, this company shall be liable for only such proportion of insurance under any of the parts of the schedule of indemnities, other than for loss of life, as said average weekly earnings shall bear to the aggregate of the single weekly indemnity of the entire insurance so carried. Claims for indemnity for disability of less than thirteen weeks' duration shall be payable at the end of period of disability only; claims in excess shall be payable at the end of each thirteen weeks of continuous disability proved as aforesaid.

7. The company shall have the right and opportunity to examine the person of insured when and so often as it requires in case of injury or disability, and also the right and opportunity to make an autopsy in case of death.

8. Any claim hereunder shall be subject to proof of interest. A copy of any assignment of interest in this policy shall be given within thirty days to the company, which shall not be responsible for its validity. No agent has power to waive any condition of this policy.

9. That all of the statements in the schedule of warranties on the third page hereof made by the insured upon acceptance of this policy are true.

10. This policy is issued in consideration of the premium of $60 for term of twelve months, beginning at twelve o'clock noon, standard time, of the day this policy is dated, against accidental bodily injuries, and for the term of..... days from twelve o'clock noon, standard time, of the fifteenth day after the day this policy is dated, against disability from disease, but it may be renewed subject to all provisioas of the policy, from term to term of..... months each by payment of such premium in advance until the insured shall reach the age of fifty-one. If the policy shall be renewed thereafter the ..... premium shall be $.....

In witness whereof, The Travelers Insurance Company has caused this policy to be signed by its president and secretary in the city of Hartford, Conn., and dated this fifteenth day of March, 1907; but the same shall not be binding upon the company until countersigned by a duly authorized agent or cashier of the company.

SCHEDULE OF OPERATIONS.—Payments as below shall be made for injury or disease, where the weekly indemnity under all accident or all health insurance carried by the insured in this company, as the case may be, equals $50 weekly. If the aggregate weekly indemnity for either kind of insurance is less than $50 the payments in either case shall be reduced proportionately. Abscess—incision, $10. Abdomen—cutting into abdominal cavity for diagnosis or treatment of organs therein, $200. Amputation of entire hand, forearm or foot, $50; leg or arm, $100; thigh, $150; finger or fingers, $20. Aneurism —operation for tying of artery, $70. Appendicitis (abdomen), $200. Bone, injuries to or disease of—removal of diseased portion of bone, $50. Carbuncle—incision, $10. Chest—cutting into thoracic cavity for diagnosis or treatment of organs therein, $50. Cancer of lip—removal of, by cutting operation, $50. Dislocation—reduction of hip or knee, $70; shoulder, elbow or ankle, $50; wrist or lower jaw, $30; thumb, $20; fingers, $10. Eye, ear, nose or throat—any cutting operation, $20. Eye—removal, $100. Excision—removal of shoulder or hip joint, $200; knee joint, $150; elbow, wrist or ankle joint, $100; toe or toes, $20. Fractures—reduction of nose, lower jaw, collar bone or shoulder blade, $50; breast bone or ribs, $20; upper arm, $70; forearm, $50; wrist, $50; hand, $30; fingers, $10; bones of the pelvis (except coccyx), $150; coccyx, $20; thigh, $150; knee cap or leg, $100; bones of foot, $30; toes, $20. Goitre—cutting operation for permanent cure, $150. Gunshot wounds—treatment of, not necessitating amputation or any cutting operation into abdominal cavity, $25. Hernia (abdominal)—any cutting operation for radical cure of reducible, irreducible or strangulated form, $200. Hydrocele—incision and treatment of sac, $51. Hydrophobia—Pasteur treatment, $100. Inflammation of joint—incision into joint, $50. Intestinal obstruction (see abdomen). Kidney (see abdomen). Lockjaw—injection of anti-toxin into skull, $200; injection of anti-toxin into spinal canal, $100. Mastoiditis—cutting operation for removal of diseased bone, $100. Nerve—cutting operation for stretching, $50. Rectum—cutting operation for hemorrhoids, externa, $50; internal, $50; prolapsed, $50; fistula in ano, $40; malignant stricture, $200. Skull—cutting into cranial cavity, $200. Spine or spinal cord—operation with removal of fractured vertebra, $200. Stricture, œsophagus—cutting operation (external) for permanent cure of, $200. Stone in bladder—removal of, by cutting or crushing operation, $150. Tapping of abdomen, $50; bladder, $30; chest, $30; eardrum, $20; hydrocele, $20; joints, $20. Trachea—cutting into, for removal of foreign bodies or for relief of difficult breathing, $70. Tumors—removal of, by cutting operation—malignant, $100; benign, $30. Varicocele—cutting operation for permanent cure, $50. Varicose veins—cutting operation for permanent cure, $50. Wounds—suturing, $10..

SCHEDULE OF ELECTIVE BENEFITS—ACCIDENT INSURANCE.—Same as in preceding *policy.*

HEALTH INSURANCE.

The Limited Health policy issued by the company provides indemnity during twenty-six weeks for illness caused by thirty specified diseases. Also provides one hundred weeks' indemnity should disease result in permanent blindness or incurable paralysis causing loss of the use of two limbs. The annual cost of this policy is $2 for each $5 weekly indemnity.

POLICY FORM.—GENERAL HEALTH.

ANNUAL PREMIUM, $35, AGES 18 TO 50; $45, AGES 51 TO 55.
WEEKLY INDEMNITY, $35.

The Travelers Insurance Company of Hartford, Connecticut, does hereby insure John Henry, of New York, County of New York, State of New York, against disability by disease, as specified in the following schedule:

SCHEDULE OF INDEMNITIES.

Part A. (TEMPORARY DISABILITY.)—For the period during which the insured shall independently of all other causes be necessarily confined to the house and wholly disabled and prevented by bodily disease, not hereinafter excepted, from performing any and every kind of duty pertaining to his occupation the company will pay a weekly indemnity of $25, and if following such a period of total disability and confinement in the house, he shall be wholly disabled and prevented from performing any and every kind of duty pertaining to his occupation, but shall not be necessarily confined to the house, one-half of said amount per week will be paid to the insured; but no payment shall be made for disability of less than seven consecutive days' or in excess of twenty-six consecutive weeks' duration.

PERMANENT DISABILITY.—Upon satisfactory proof to the company that he has, as the result of disease contracted during the term of this policy, and not hereinafter excepted, entirely and irrecoverably lost the sight of both eyes, or permanently and entirely lost the use of both hands or both feet, or of one hand and one foot, and also that he has been for one year, and will thereafter and during his life, by reason thereof, be permanently disabled from engaging in any work or occupation for wages or profit, the company will pay to him $2500. Payment for permanent disability shall end this policy.

Part B. (SURGICAL OPERATIONS.)—If by reason of any disease, not hereinafter excepted, any of the operations specified in the schedule hereinafter contained shall be performed upon the insured by a surgeon within ninety days from the commencement of such disease, the company will pay to the insured, in addition to the indemnity herein provided, as specified in the schedule, but payment shall not be made for more than one operation as the result of any one cause of disability.

SCHEDULE OF OPERATIONS.—If the rate of weekly indemnity for temporary disability under all health policies carried in this company providing surgical benefits aggregating $50 or over, the amounts below shall be payable; if less than $50, the payments shall be reduced proportionately. Abscess, incision, $10; abdomen, cutting into abdominal cavity for diagnosis of treatment of organs therein, $200; aneurism, non-traumatic, operation for, by tying of artery, $70; appendicitis (see abdomen); bone, disease of, removal of diseased portion of bone, $50; carbuncle, incision, $10; chest, cutting into thoracic cavity for diagnosis or treatment of organs therein, $50; cancer, lip, removal of, by cutting operation, $50; eye, ear, nose, any cutting operation, $20; eye, removal of, $100; gangrene, amputation of fingers or toes, $20; foot or hand, $50; goitre, cutting operation for permanent cure, $150; hernia, abdominal, any cutting operation for radical cure of reducible, irreducible or strangulated form, $200; hydrocele, incision and treatment of sac, $50; inflammation of joint, incision into joint, $50; intestinal obstruction (see abdomen); kidney (see abdomen); mastoiditis, cutting operation for removal of diseased bone, $100; nerve, cutting operation for stretching, $50; rectum, cutting operation for hemorrhoids, external, $30; hemorrhoids, internal, $50; prolapsed, $50; fistula in ano, $40; malignant stricture, $200; skull, cutting into cranial cavity for non-traumatic lesions, $200; stricture, œsophagus, cutting operation (external) for, $200; stone in bladder, removal of, by cutting or crushing operation, $150; tapping of abdomen, $50; bladder, $30; chest, $30; ear drum, $20; hydrocele, $20; joints, $20; trachea, cutting into for removal of foreign bodies or for relief of difficult breathing, $70; throat, any cutting operation, $20; tumors, removal of, by cutting operation, malignant, $100; benign, removal of, by cutting operation, $30; varicocele, cutting operation for permanent cure, $50; veins, varicose, cutting operation for permanent cure, $50.

SUBJECT TO THE FOLLOWING CONDITIONS:

I. This insurance does not cover disability resulting from (1) any disease for which the insured is not treated by a physician; (2) any disease or sickness resulting from injury by accidental violence; nor does it cover disability for any period for which the insured has either made claim or may become entitled to indemnity from this or any *other company* or association, for or on account of injuries by accidental violence; (3) *any disease or sickness* occasioned by, or while engaged in military or naval service; *or (4) any disease* contracted, or sickness or disability sustained in the tropics or in any *part of Alaska, or the* British possessions in America north of the sixtieth degree of north *latitude.*

II. This insurance does not cover disability from any disease contracted within fifteen days from noon of the date of this policy.

III. If the insured carries health or sick benefit insurance in companies or associations, or both, providing for an aggregate weekly indemnity in excess of his average weekly earnings, this company shall pay only such proportion of this insurance as such earnings shall bear to the aggregate of the weekly indemnity of the entire insurance so carried.

IV. The company may cancel this policy at any time by written notice mailed to the insured, at the residence address given in the schedule of warranties, with the company's check for the unearned portion *pro rata* of the premium paid therefor. The insured may likewise cancel this policy at the customary short rates in table indorsed hereon by written notice mailed to the company at its home office, and upon surrender of the canceled policy the unearned portion of the premium paid therefor, deducting short rates for the time in force, shall be payable to the insured upon demand.

V. The company shall have the right and opportunity to examine the person of the insured when and so often as it requires in case of disease or sickness.

VI. Written notice as early as may be reasonably possible must be given to the company at Hartford, Connecticut, of the commencement of any disability for which a claim can be made, with full particulars thereof and the full name and address of the insured. Affirmative proof of duration of disability must be furnished to the company at its home office in Hartford, Connecticut, within eight months from the commencement of the disease which caused the disability, which proof must establish the fact that the disability was not the result of any one or more of the diseases or causes herein above excluded. Preliminary proof of permanent disability must be furnished to the company within fourteen months, and final proof thereof within twenty-four months from the commencement of the disease which caused disability. Legal proceedings for recovery hereunder shall not be brought before the expiration of three months from the date of filing final proofs at the company's home office; nor brought at all unless commenced within two years from the date upon which proofs of duration of temporary disability, or final proofs of permanent disability as the case may be, are filed at the company's home office, which date is agreed to be the date when the cause of action shall accrue.

VII. No agent has power to waive any condition of this policy; nor shall notice to, or the knowledge of any agent or of any other person of anything not written in the schedule of warranties indorsed hereon, be held to effect a waiver or estoppel upon the company, or to change the terms of this contract.

IX. This policy is issued in consideration of the premium of $35 for the term of three hundred and fifty days from twelve o'clock noon, standard time, of the fifteenth day after the day this policy is dated; but it may be renewed subject to all provisions of the policy, from term to term of twelve months each, by payment of such premium in advance until the insured shall reach the age of fifty-one. If the policy shall be renewed thereafter the annual premium shall be $45.

United States Casualty Company,

NEW YORK CITY.

Commenced Business May, 1895. BENJAMIN F. TRACY, President.
EDSON S. LOTT, Secretary and General Manager.

The United States Casualty Company issues separate accident and separate health policies for all classifications in any amount, also accident and health policies combined in one form. The following forms are issued:

Uscasco Accident, premium, $30, affords weekly indemnity of $30–$60, contains beneficiary clause, ten per cent accumulative feature, gives two hundred weeks for loss of life, legs, arms, etc.; pays additional indemnity while confined in a hospital, etc.

Uscasco Disability, premium, $70, is a combination of the above accident contract and the Uscasco Health policy. The health part affords $25 per week during confinement from any illness, $50 per week while confined within a hospital, $15 per week during convalescence. It pays the foregoing indemnity for from one day to twenty-six weeks. Specific indemnities are paid for loss of the use of eyes and limbs by any disease. Specific indemnities increase ten per cent each year.

Climax Accident, premium, $25, pays $25–$50 per week; contains beneficiary clause; pays $12.50 additional per week while in hospital; pays additional indemnities for surgeon's fees, etc. Also issued with five per cent accumulation feature.

Climax Disability, premium, $60, is a combination of the Climax Accident policy and the Climax Health policy. The health part pays $25 per week during confinement in insured's residence and $50 per week while confined in a hospital. These indemnities are paid for from one day to twenty-six weeks. Specific indemnities are paid for loss of the use of eyes and limbs by any disease. Additional indemnities are paid for surgeon's fees.

Superlative Accident, premium, $32.50, is a $10,000–$20,000 contract with a weekly indemnity of $25–$50.

Home Accident, premium, $25, gives two hundred weeks for loss of life, legs, arms, etc., and pays weekly indemnity in addition to specific indemnity; contains beneficiary clause and pays specific indemnity for paralysis and insanity. Also insures children of the insured against certain losses.

Peerless Accident, issued to all classes in any amount at standard rates.

Unlimited Health, a separate health contract covering all diseases. Issued in any amount to all classes.

POLICY FORM—"USCASCO ACCIDENT."

PRINCIPAL SUM, $5000–$10,000. WEEKLY INDEMNITY, $25–$50.
ANNUAL PREMIUM, $30.

In consideration of thirty dollars premium, and the statements contained in the schedule of statements attached hereto and hereby made a part hereof, which statements the insured makes and warrants to be true by the acceptance of this policy, the United States Casualty Company, herein called the company, insures, subject to the provisions and agreements and definitions and limits herein, James Johnson, of New York, herein called the insured, for one year beginning at noon, standard time, on the *fifteenth* day of March, 1907, against loss as herein provided, *caused by* bodily injury, effected exclusively and directly by

external and violent and accidental means which independently of any and all other causes, immediately and wholly and continuously disables him, hereinafter called such injury, to wit:

PARAGRAPH A. (SPECIFIC LOSSES.)—Loss of life, or both eyes, or both hands, or both feet, or one hand and one foot, $5000; loss of one leg, $3000; loss of one arm, or one hand, or one foot, or one eye, $2500. Double above indemnities payable in accordance with Provision I and Provision VII. Above amounts increased ten per cent annually for five years.

PARAGRAPH B. (LOSS OF TIME.)—Total loss of time, per week, not to exceed two hundred consecutive weeks. Double indemnities payable in accordance with Provision I: When confined in hospital in accordance with Provision VI, $75; when not confined in hospital, $60. Single indemnities: When not confined in hospital, $30; when confined in hospital in accordance with Provision V, $45. Partial loss of time, per week, not to exceed thirty consecutive weeks. Double indemnities payable in accordance with Provision I: When not confined in hospital, $30. Single indemnities: When not confined in hospital, $15.

PARAGRAPH C. (SCHEDULE OF FRACTURES.)—Payable in accordance with Provision II. Optional indemnity for loss caused by the complete fracture of the bones of the pelvis, $400; skull, both tables, $350; thigh, $350; knee cap, $300; Pott's fracture (ankle), $250; breast bone, $250; arm, below elbow, both bones, $225; cheek bone, $225; leg, below knee, both bones, $225; arm, above elbow, $200; shoulder blade, $200; Colles' fracture (wrist), $200; leg, below knee, one bone, $200; arm, below elbow, one bone, $150; collar bone, $150; foot (tarsal or metatarsal), $125; hand (carpal or metacarpal), $125; jaw, $125; toes, two or more, $125; fingers, two or more, $100; ribs, two or more, $100; rib, $75; finger, $50; toe, $50. Double above indemnities payable in accordance with Provision I.

PARAGRAPH D. (SCHEDULE OF SURGICAL OPERATIONS.)—Payable in accordance with Provision III. Additional indemnity for surgeon's fees as follows: For the amputation of the thigh, $200; foot, at or above ankle, $100; arm, at or above elbow, $100; leg, at or above knee, $100; hand, at or above wrist, $50; toe, one or more, $25; finger, one or more, $25. For the excision of the knee joint, $100; hip joint, $100; shoulder joint, $100; wrist joint, $50; elbow joint, $50; ankle joint, $50. For the reduction of the dislocation of the hip, $50; shoulder, $30; elbow, $25; ankle, $25; knee, $25; wrist, $20; jaw, $15; fingers, two or more, $15; finger, $10. For the reduction of the complete fracture of the bones of the pelvis, $75; knee cap, $75; thigh, $75; skull, both tables, $75; Pott's fracture (ankle), $60; leg, below knee, both bones, $50; arm, above elbow, $35; shoulder blade, $30; collar bone, $30; jaw, $25; hand (carpal or metacarpal), $25; arm, below elbow, both bones, $25; Colles' fracture (wrist), $25; fingers, two or more, $25; toes, two or more, $25; foot (tarsal or metatarsal), $25; breast bone, $25; cheek bone, $25; rib, one or more, $20; nose, $20.

PARAGRAPH E. (BENEFICIARY INDEMNITIES.)—Payable if such injury is sustained as provided in Provision IV. Loss, except loss of life, payable to the beneficiary. Loss of life, or both eyes, or both hands, or both feet, or one hand and one foot, $5000; loss of one leg or one arm, $3000; loss of one eye, or one hand, or one foot, $2500; loss of one or more fingers or toes, $100. If such injury to the beneficiary is sustained as provided in Provision IV and does not result in a loss hereinbefore specified in this paragraph, but shall necessitate a surgical operation within ninety days of the event causing such injury the company will reimburse the beneficiary for the amount paid the surgeon for such operation, not to exceed $100, provided the surgeon's receipt and affidavit on the company's blank is furnished to the company at its home office in New York within four months of the event causing the injury.

PARAGRAPH F. (SPECIAL INDEMNITIES.)—The liability for any loss specified in Paragraph A and Paragraph B when such injury is caused by freezing, the involuntary and unconscious inhalation of gas or other poisonous vapor, or hydrophobia, shall be the single indemnity provided for such loss.

PARAGRAPH G. (PHYSICIAN'S SERVICES.)—If such injury does not cause a loss specified but necessitates a physician's services the company will reimburse the insured for the cost, not to exceed $25, provided the physician's receipt and affidavit on the company's blank is furnished to the company at its home office in New York within thirty days of the event causing the injury.

PROVISIONS APPLYING TO THIS POLICY.

PROVISION I. (DOUBLE INDEMNITIES.)—Double indemnities, as shown in Paragraph A and Paragraph B and Paragraph C, shall be payable only if such injury is sustained while riding as a passenger in or on a place provided for the regular occupancy of passengers in a railway train or street car propelled by cable or electricity or steam, and provided by a common carrier for the regular transportation of passengers only; or while a passenger on board a steam vessel licensed for the regular transportation of passengers; or while a passenger in an elevator (elevators in mines excepted) provided for passenger service, or in consequence of the burning of a building while therein. Double indemnities shall not apply to injuries, fatal or non-fatal, sustained while getting on or off or while on the step or steps of any railway train or street car. Payment of any double indemnity shall be in lieu of any single indemnity.

PROVISION II. (OPTIONAL INDEMNITIES.)—If such injury results in the complete fracture of a bone specified in Paragraph C (schedule of fractures), the insured may elect to receive, in lieu of all other indemnity payable under Paragraph A and Paragraph B, the amount stipulated in Paragraph C (schedule of fractures) for such fracture, provided written notice of his choice be given by the insured to the company at its home office in New York within two weeks of the event causing the injury, the company not to be liable

under said Paragraph C (schedule of fractures) for more than one fracture resulting from one cause of accident.

PROVISION III. (SURGICAL OPERATIONS.)—If such injury shall necessitate a surgical operation specified in Paragraph D (schedule of surgical operations), the company will pay the insured, in addition to any other indemnity to which he may be entitled (unless he shall elect to receive the hospital indemnity specified in Provision V and Provision VI), the indemnity stipulated in Paragraph D (schedule of surgical operations) for such operation, provided the operation occurs within ninety days of the event causing such injury, the company not to be liable for more than one operation necessitated by such injury.

PROVISION IV. (BENEFICIARY INDEMNITIES.)—If the name of a person over eighteen and under sixty years of age is stated in the schedule of statements attached hereto as the beneficiary hereunder, then this policy shall also insure, subject to the provisions and agreements and definitions and limits herein, such person, as follows: Against any one of the losses specified in Paragraph E (beneficiary indemnities) and for the amount stipulated in said paragraph for such loss, provided such loss is caused by bodily injury effected exclusively and directly by external and violent and accidental means which, independently of any and all other causes, immediately and wholly and continuously disables such person, and provided such loss occurs within ninety days of the event causing such injury, and provided such injury is sustained while riding as a passenger in or on a place provided for the regular occupancy of passengers in a railway train or street car propelled by cable or electricity or steam and provided by a common carrier for the regular transportation of passengers only; or while a passenger on board a steam vessel licnesed for the regular transportation of passengers; or while a passenger in an elevator (elevators in mines excepted) provided for passenger service only; or in consequence of the burning of a building while therein. Beneficiary indemnities (Paragraph E) shall not apply to injuries, fatal or non-fatal, sustained while getting on or off or while on the step or steps of any railway train or street car.

PROVISION V. (HOSPITAL INDEMNITIES.)—If such injury shall necessitate a surgical operation and such operation is performed in an incorporated hospital and requires continuous confinement therein, the insured may elect to receive $45 per week during the period of such confinement in lieu of any other indemnity to which he may be entitled during such period and in addition to any other indemnity to which he may be entitled for loss of time prior to or subsequent to the period of such confinement, but the company's liability for loss of time shall not exceed two hundred weeks in the aggregate.

PROVISION VI. If such injury is sustained as provided in Provision I and such injury shall necessitate a surgical operation and such operation is performed in an incorporated hospital and requires continuous confinement therein, the insured may elect to receive $75 per week during the period of such confinement in lieu of any other indemnity to which he may be entitled during such period and in addition to any other indemnity to which he may be entitled for loss of time prior to or subsequent to the period of such confinement, but the company's liability for loss of time shall not exceed two hundred weeks in the aggregate.

PROVISION VII. (ACCUMULATIONS.)—If such injury occurs during the first year this policy is in force, the amount payable under Paragraph A shall be the original amount stated in said paragraph; if such injury occurs during the second consecutive year this policy is in force, the amount payable shall be the original amount stated in siad paragraph plus ten per centum; if such injury occurs during the third consecutive year this policy is in force, the amount payable shall be the original amount stated in said paragraph plus twenty per centum; if such injury occurs during the fourth consecutive year this policy is in force, the amount payable shall be the original amount stated in said paragraph plus thirty per centum; if such injury occurs during the fifth consecutive year this policy is in force, the amount payable shall be the original amount stated in said paragraph plus forty per centum; thereafter, so long as the policy remains continuously in force, the amount payable under Paragraph A shall be the original amount plus fifty per centum.

DEFINITIONS APPLYING TO THIS POLICY.—Loss of life shall mean death, loss of eye shall mean total and permanent blindness for life, loss of arm or leg shall mean actual separation at or above the elbow or knee, loss of hand or foot shall mean actual separation at or above the wrist or ankle, occurring within two hundred weeks of the event causing such injury, and provided such injury, independently of any and all other causes, immediately and wholly and continuously disables the insured and renders him continuously unable to transact each and every kind of business and to engage in occupation for wages or profit between the date of the event causing such injury and the date of loss of life, or eye, or arm or leg, or hand or foot. Loss of finger or toe shall mean actual separation at or above the proximal joint occurring within ninety days of the event causing such injury. Total loss of time shall mean that period immediately following the event causing such injury during which the insured is thereby rendered continuously unable to transact each and every part of his business duties. Partial loss of time (waiving the word "wholly") shall mean that period immediately following the event causing such injury (or immediately following a period of total loss of time as defined herein) during which the insured is thereby rendered continuously unable to transact one or more of his important and necessary daily business duties.

AGREEMENTS APPLYING TO THIS POLICY.—Written notice of such injury, whether fatal or non-fatal, shall be given by the insured or the beneficiary to the company at its home office in New York within thirty days of the event causing the injury. When claim is made, proof under oath shall be furnished to the company at its home office in New York on its forms, as follows: For loss of time within thirty days after termination of loss of time; for loss of life, or eye, or limb, or hand, or foot, or finger or toe within thirty days after such loss. Forms may be had upon written request to the company at its *home office in New* York. The company shall not be held to have waived any rights *by the delivery of* such forms nor by the receipt or retention of any proof or evidence nor

by the investigation of any claim. If such injury is sustained after the insured has changed his occupation to one classified by the company's manual of rates as more hazardous than the occupation and duties described in said schedule of statements, or while doing any act or thing pertaining to a more hazardous occupation (other than ordinary duties about his residence), the amount payable for any loss specified shall be such an amount as the premium paid will purchase for such more hazardous occupation according to the company's manual of rates. If at the time of such injury the insured's maximum weekly indemnity insurance exceeds his weekly earnings from the occupation described in said schedule of statements the liability for any loss specified, except loss of life, shall be such proportion of the indemnity provided for such loss as such earnings bear to such maximum insurance. The company shall have the right and opportunity to examine the insured's or the beneficiary's person in case of injury when and so often as it requires, and also the right and opportunity to make an autopsy on the body of the insured or the beneficiary in case of loss of life when it so requires. This policy does not cover disappearance, nor war risk, nor loss resulting, wholly or partly, from any means or act which if used or done by the insured while in possession of all mental faculties would be deemed intentional or self-inflicted, nor loss resulting from an injury received while in an uncivilized region, nor any person whose age exceeds sixty years. In demnity for loss of life of the insured is payable to Mary Johnson herein called the beneficiary, if surviving, otherwise to the executor or administrator of the insured. Indemnity for loss of life of the beneficiary is payable to the insured, if surviving, otherwise to the executor or administrator of the insured. Loss of the insured's life, or eye, or limb, or hand or foot shall immediately terminate this policy. The company shall not be liable for more than one of the losses specified in Paragraph E (beneficiary indemnities); but the payment of any indemnity under Paragraph E (beneficiary indemnities) shall not terminate this policy. The consent of the beneficiary shall not be requisite to the surrender or an assignemnt of this policy, or to a change of beneficiary, or to any other change in this policy. The company may cancel this policy by mailing notice of cancellation to the insured's address appearing on the company's records with its check for the unearned part, if any, of the premium. No claim arising from one injury shall be valid for more than one loss specified except in case of total and partial loss of time as herein provided, and except that the amount payable under Paragraph D (schedule of surgical operations) as herein provided shall be in addition to any other indemnity to which the insured may be entitled. The issue of this policy cancels any prior accident policy issued by the company to the insured or the beneficiary. Any premium due the insured or beneficiary shall be returned on demand. This policy shall be void for any of the following causes or conditions: Fraud or misrepresentation concerning this insurance or any claim hereunder; should the insured or the beneficiary suffer the loss of hearing or reason or sight or become crippled or arrive at the age of sixty years. No proceeding in law or equity to enforce a claim hereunder shall be brought unless begun within one year from loss of life, or eye, or limb, or hand, or foot, or finger, or toe, or unless begun within one year from the termination of loss of time. No change or waiver of anything herein and no assignment of this policy or any claim hereunder shall be valid unless written hereon and signed by the secretary or assistant secretary of the company. No renewal of this policy shall be valid unless signed by the secretary or assistant secretary of the company. Notice to an agent or knowledge possessed by him shall not be held to effect a change or waiver of anything herein.

In witness whereof, the United States Casualty Company has caused this policy to be signed by its president and secretary, but it shall not be in force until countersigned by a duly authorized representative of the company.

POLICY FORM—" USCASCO HEALTH."

In consideration of thirty dollars premium, and the statements contained in the schedule of statements endorsed hereon and hereby made a part hereof, which statements the insured makes and warrants to be true by the acceptance of this policy, the United States Casualty Company, herein called the company, insures, subject to the provisions and agreements and definitions and limits herein, James Johnson, of New York, hereby called the insured, for 350 days beginning at noon, standard time, on the fifteenth day from the fifteenth day of March, 1907, against loss as herein provided caused exclusively and directly by any disease or illness contracted while this policy is in force which, independently of any and all other causes, wholly and continuously disables him, and which total disability begins while this policy is in force, to wit:

PARAGRAPH A. Loss of time during confinement, per week, not to exceed twenty-six consecutive weeks in the aggregate. While confined within an incorporated hospital $50; while confined within the insured's temporary or permanent residence, $25.

PARAGRAPH B. Loss of time during convalescence, per week, not to exceed twenty-six consecutive weeks inclusive of any period for which the company may be liable under Paragraph A, $15.

PARAGRAPH C. (SPECIFIC LOSSES.)—Loss of eye or limb indemnities payable in lieu of loss of time indemnity. Loss of both eyes, or both legs, or both arms, or both hands, or both feet, or one hand and one foot, $2500; loss of one eye, or one leg, or one arm, or

one hand, or one foot, $1300. Above amounts increased ten per cent annually for five years.

PARAGRAPH D. (SCHEDULE OF SURGICAL OPERATIONS.)—Payable in accordance with Provision I. Additional indemnity for surgeon's fees, as follows: Appendicitis—laparotomy, $150. Abdomen—opening the cavity, $100. Abscess—incision (lancing), $5. Amputation of thigh, $200; leg, at or above knee, $100; foot, at or above ankle, $100; arm, at or above elbow, $100; hand, at or above wrist, $50; toe, one or more, $25; finger, one or more, $25. Aneurism—ligation (tying) of artery, $50. Boil—incision (lancing), $5. Bone abscess—curetting (scraping), $10. Bone ulcer—curetting (scraping), $15. Carbuncle—incision (lancing), $5. Cancer—extirpation (removal), $50. Cataract—extirpation (removal), $25. Cyst—incision (lancing) and removal of, $10. Dropsy (abdominal)—tapping, $25. Excision (removal) of knee joint, $100; hip joint, $100; shoulder joint, $100; wrist joint, $50; elbow joint, $50; ankle joint, $50. Eye—enucleation (removal), $75. Felon—incision (lancing), $5. Goitre—cutting operation for radical cure, $75. Ganglion—lancing and curetting, $15. Hematocele—incision (lancing) or tapping, $25. Hernia (scrotal or abdominal)—cutting operation for radical cure, $100. Hydrocele—incision (lancing) or tapping, $25. Intestinal obstruction—laparotomy, $100. Kidney—incision (cutting) for fixation or removal, $100. Liver—opening and drainage of gall bladder, $50. Lockjaw—cerebral injection of anti-toxin, $100. Mastoiditis—removal of pus and bone, $50. Meningitis—trephining for drainage, $100. Nerve—stretching or removing, $25. Peritonitis—laparotomy, $100. Piles—ligation (tying) or excision (removal), $25. Polypus—extirpation (removal), $15. Skull—trephining, $100. Stone in bladder—lithotomy, $75. Synovitis—aspiration (tapping) of joint, $25. Thorax—aspiration (tapping) or incision, $25. Throat—lancing for removal of foreign body, $25. Tumor—extirpation (removal), malignant, $50; benign, $15. Varicocele—incision (lancing) or tapping, $25. Varicose veins—tying or removing, $25.

PARAGRAPH E. (QUARANTINE INDEMNITY.)—If while this policy is in force the insured is exposed to any disease or illness, and in consequence of such exposure is quarantined by a legally qualified public officer and in consequence of such quarantine is rendered continuously unable to transact each and every part of his business duties, the company will pay the insured $25 per week during such period of quarantine, not to exceed twelve consecutive weeks, provided proof of such quarantine is furnished to the company at its home office in New York within two weeks of the termination of the quarantine.

PROVISION I. (PROVISIONS APPLYING TO THIS POLICY.)—If such disease or illness shall necessitate an operation specified in Paragraph D (schedule of surgical operations) and such operation is performed by a legally qualified surgeon, the company will pay the insured, in addition to any other indemnity to which he may be entitled, the indemnity stipulated in said Paragraph D (schedule of surgical operations) for such operation, provided the operation occurs within ninety days of the contraction of such disease or illness, the company not to be liable for more than one operation necessitated by such disease or illness.

PROVISION II. Each consecutive full year's renewal, during a term not exceeding five years, shall add ten per centum to the original amount of any indemnity payable under Paragraph C (loss of eye or limb indemnities) until such accumulations shall amount to fifty per centum of said original amounts, and thereafter so long as this policy remains continuously in force the amount payable under Paragraph C (loss of eye or limb indemnities) shall be the original amount plus such accumulation of fifty per centum.

DEFINITIONS APPLYING TO THIS POLICY.—Loss of eye shall mean the total and permanent blindness thereof for fifty-two consecutive weeks and for life. Loss of arm, or leg, or hand or foot shall mean the total and permanent loss of the use thereof for fifty-two consecutive weeks and for life. Total loss of time during confinement shall mean that period during which the insured is rendered continuously unable to transact each and every part of his business duties and is necessarily and continuously confined indoors and is treated by a legally qualified physician. Loss of time during convalescence shall mean that period immediately following a period of loss of time during confinement as defined herein, during which the insured is rendered continuously unable to transact each and every part of his business duties and is treated by a legally qualified physician but is not necessarily confined indoors.

AGREEMENTS APPLYING TO THIS POLICY.—Written notice of such disease or illness must be given by the insured or his attending physician to the company at its home office in New York within thirty days of the beginning of such disease or illness. When claim is made, proof under oath shall be furnished to the company at its home office in New York on its forms, as follows: For loss of time, within thirty days after termination of such loss; of eye, or limb, or hand or foot, within thirty days after the beginning of such loss and also within thirty days after one year from the beginning of such loss. Forms may be had upon written request to the company at its home office in New York. The company shall not be held to have waived any rights by the delivery of such forms nor by the receipt or retention of any proof or evidence nor by the investigation of any claim. When claim is made, the company shall have the right and opportunity to examine the insured's person when and so often as it requires. If at the time of the beginning of any loss the insured's maximum weekly indemnity insurance exceeds his weekly earnings from the occupation described in said schedule of statements the liability for any loss specified shall be such proportion of the indemnity provided for such loss as such earnings bear to such maximum insurance. This policy does not cover war risk, nor loss or quarantine sustained, nor disease or illness contracted without the limits of the United States, Canada or Europe, excluding also any territory of the United States acquired since 1897, nor any person whose age exceeds sixty years. This policy does not cover loss of life. *Loss of life, or eye,* or limb, or hand or foot shall immediately terminate this insurance.

Any indemnity for loss of time which may be due at the time of the insured's death shall be payable to the executor or administrator of the insured. If the insured is entitled to indemnity under any accident insurance policy or certificate he shall not be entitled to indemnity hereunder for the same or concurrent loss. The company may cancel this policy by mailing notice of cancellation to the insured's address appearing on the company's records, with its check for the unearned part, if any, of the premium. No claim arising from one disease or illness shall be valid for more than one loss specified, except in case of loss of time during confinement and loss of time during convalescence, as herein provided, and except that the amount payable under Paragraph D (schedule of surgical operations) shall be in addition to any other indemnity to which the insured may be entitled. The issue of this policy cancels any prior health policy issued by the company to the insured. Any premium due the insured shall be returned on demand. This policy shall be void for any of the following causes or conditions: Fraud or misrepresentation concerning this insurance or any claim hereunder; if the insured was not in sound mental and physical condition when this policy was issued; should the insured arrive at the age of sixty years. No proceeding in law or equity to enforce a claim hereunder shall be brought unless begun within two years from the beginning of the loss of eye, or limb, or hand, or foot, or unless begun within one year from the termination of loss of time. No change or waiver of anything herein and no assignment of this policy or any claim hereunder shall be valid unless written hereon and signed by the secretary or assistant secretary of the company. No renewal of this policy shall be valid unless signed by the secretary or assistant secretary of the company. Notice to an agent or knowledge possessed by him shall not be held to effect a change or waiver of anything herein.

In witness whereof, the United States Casualty Company has caused this policy to be signed by its president and secretary, but it shall not be in force until countersigned by a duly authorized representative of the company.

United States Health and Accident Insurance

SAGINAW, MICH.

Business Established 1891. J. B. PITCHER, President. J. M. PITCHER, S

This company issues accident policies under the following fication of risks: Select, Preferred, Extra Preferred, Ord Extra Ordinary. Medium, Special, Hazardous, Extra Haza

PREMIUMS.—Annual premiums and limits of indemnity follows: $5000 insurance and $25 weekly indemnity; sel preferred, $30; extra preferred, $30; ordinary, $37.50; ordinary, $43.75; $3000 insurance and $20 weekly inde medium, $37; special, $46.25; $3000 insurance and $15 v indemnity: hazardous, $45; $1500 insurance and $20 v indemnity: extra hazardous, $65.

BENEFITS.—Accident policies for select and preferred provide on the basis of $5000 death and $25 weekly inde the principal sum in event of accidental death, or of the l two limbs or both eyes; one-half the principal sum for l one limb; one-half the principal sum for loss of one eye; inde for two hundred weeks in event of total disability and on the weekly indemnity for partial disabiilty, not exceeding tv six weeks. Double the above payments are payable for acc of travel or while in a passenger elevator or a burning bui In event of death caused by sunstroke, freezing or hydrop the full principal sum is payable. Each consecutive yearly re adds ten per cent to the death benefit for five years.

AGE LIMIT.—Eighteen to sixty.

MAXIMUM INDEMNITY.—Death, $10,000; weekly indemnity

HEALTH INSURANCE.—Policies covering health insuran connection with accident, are issued in addition to the described accident policies. The annual rate for health insu between the ages of eighteen and fifty is $6, and betwee ages of fifty-one and sixty, $7 for each $5 weekly inden The policy is operative for health insurance after being in fifteen days, and provides indemnity for any period of disa of not less than seven days' duration, limited to twen weeks for any one illness.

POLICY FORM—HEALTH AND ACCIDENT.

ANNUAL PREMIUM, $60. INDEMNITY, $25 WEEKLY $5000 DEATH. COMBINATION, $50 AND $10,000.

The United States Health and Accident Insurance Com of Saginaw, Mich. (hereinafter called the company), in cons tion of the premium, and of the statements and agreemer the schedule of warranties endorsed hereon and made a hereof, which statements the assured makes on the accep of this policy and warrants to be true, does hereby insur person described in said schedule, subject to all of the cond herein contained and endorsed hereon, for the period of t months from twelve o'clock noon, standard time, of the da contract is dated, against the effects resulting directly an clusively of all other causes, from bodily injury sustained through external, violent and accidental means (suicide, sa insane, excepted), said bodily injury so defined being re to hereinafter as "such injury," and against disability illness, as follows:

PART A. (SCHEDULE OF INDEMNITIES—ACCIDENT INSURANCE.)—Single inde If any one of the following losses shall result from such injuries alone within nin *from date of accident* the company will pay, in lieu of any other indemnity, e *provided in Part F.* For loss of life, or both hands, or both feet, or one hand *foot, or entire sight of* both eyes, $5000; for loss of either hand, or either foot,

sight of one eye, $2500. The payment in any such case shall end this policy. Above amounts increased ten per cent annually for five years.

PART B. (SINGLE INDEMNITY—WEEKLY INDEMNITY—TOTAL LOSS OF TIME.)—Or, if such injury shall not result in any of the losses specified in Part A, but shall, from the date of the accident, wholly and continuously disable and prevent the assured from performing any and every kind of duty pertaining to his occupation, the company will pay for the period of such disability, not to exceed two hundred consecutive weeks, a weekly indemnity of $25.

PARTIAL LOSS OF TIME.—Or, if such injury shall, from the date of the accident, or immediately following total disability, wholly and continuously disable and prevent the assured from performing one or more important daily duties pertaining to his occupation, the company will pay him for the period of such disability not exceeding twenty-six consecutive weeks, of the same period limited for total disability, a weekly indemnity of $12.50.

PART C. (DOUBLE INDEMNITIES.)—If such injury is sustained by the assured while riding as a passenger in or upon a passenger elevator or public passenger conveyance provided by a common carrier for the regular transportation of passengers, or is in consequence of the burning of a building, provided the assured is therein at the commencement of the fire, then the amount to be paid under Part A or B shall be double the sum that would otherwise be payable thereunder.

PART D. (SPECIAL DEATH INDEMNITY.)—Or, if sunstroke, freezing, hydrophobia, gas or other poisonous vapor due to external, violent and accidental means shall result directly, independently and exclusively of all other causes in the death of the assured within ninety days from date of exposure or infection, the company will pay, in lieu of all other benefits, to the beneficiary, hereinafter named, if surviving, otherwise to the executors, administrators or assigns of the assured, the sum of $5000.

PART E. (PERMANENT DISABILITY INDEMNITY.)—Or, if such injury shall from the date of the accident, and independently and exclusively of all other causes, wholly and continuously disable and prevent the assured from performing any and every kind of duty pertaining to his occupation, for a period exceeding ninety days, and such injury shall after the expiration of said ninety days and within two hundred weeks from the date of the accident, result (1) in the death of the assured; or (2) in the entire loss or the use of both hands or both feet, or one hand and one foot, either by severance at or above the wrist or ankle, or by permanent paralysis of said members; or (3) in the entire and irrecoverable loss of the sight of both eyes, then, in either of such events, the company will pay, in lieu of any other indemnity, to the assured during such continuous, total and permanent disability, or in the event of the death of the assured, to the beneficiary, for a period not exceeding ten years from the date of the accident, a weekly indemnity of $25.

PART F. (SPECIAL WEEKLY INDEMNITY.)—If any one of the losses specified in Part A shall occur within ninety days from date of accident, the company will pay to the assured or the beneficiary, as the case may be, in addition to the indemnity provided in Part A, for the period of time between date of accident and date of death, loss of limb or sight, a weekly indemnity of $25.

PART G. (SURGICAL OPERATION INDEMNITY.)—If injuries or illness covered by this policy shall, within ninety days from date of accident or commencement of illness, necessitate a surgical operation named in the "Schedule of Operations" hereinafter mentioned, the company will, in addition to indemnity herein provided, pay the sum set opposite such operation in said schedule, but payment shall not be made for more than one operation as the result of any one cause of disability. If such injuries do not result in either disability or death but do require surgical treatment other than that specified in the "Schedule of Operations," the company will pay the amount actually expended for such treatment, but not exceeding the single indemnity for one week, providing the surgeon's receipt and affidavit on the company's blank is furnished the company within thirty days from date of such injury.

PART H. (BENEFICIARY INSURANCE.)—If one person only, over eighteen and under sixty years of age, other than the assured, is specifically named as beneficiary in the schedule of warranties hereinafter contained, and is not an insured beneficiary under any other accident policy issued by the company, and said beneficiary shall during the life of this policy receive such injury as first defined in this policy (suicide, sane or insane, excepted), while being in one of the places named, and solely in the manner specified in Part C hereof, and such injury so sustained shall independently and exclusively of all other causes, and within ninety days from the date of the accident result in any one of the following losses, the company will pay, for non-fatal injury, the amount specified for said loss, provided that such payment shall not be made for more than one of the losses enumerated below as the result of any one accident. Indemnity for loss of life under this part shall be paid to the assured.

For loss of life, or both hands, or both feet, or one hand and one foot, or loss of entire sight of both eyes, $5000; for loss of either hand or either foot, $2500. For loss of one or more entire fingers by severance, $80; one or more entire toes by severance, $100. For complete hernia, $40. For complete dislocation of the shoulder, $30; elbow, $50; wrist, $60; hip, $150; knee, $80; ankle, $80; any bones of the foot, $80; two or more toes, $30; two or more fingers, $30. For complete fracture of bones of the skull, both tables, $160; lower jaw, $40; clavicle (collar bone), $80; pelvis, $120; thigh, $150; leg, $100; patella (knee cap), $100; arm, $80; two or more ribs, $50; two or more bones of foot (not toes), $60; two or more bones of hand (not fingers), $60. two or more toes, $50; two or more fingers, $50.

BENEFICIARY OPERATION INDEMNITY.—Or, if injury sustained by the beneficiary in the manner described in this part, shall within ninety days from date of accident necessitate some one or more of the surgical operations named in the "Schedule of Operations" hereinafter mentioned, the company will, in addition to indemnity herein provided, pay one-half of the amount set opposite such operation in said schedule, provided that payment

shall not be made for more than one operation as the result of one accident. No payments will be made for operations not named in said schedule.

PART I. (SCHEDULE OF INDEMNITIES—HEALTH INSURANCE.) TOTAL INDEMNITY.—For the number of consecutive days, not less than seven, that the assured is necessarily and continuously confined in the house and therein regularly visited by a legally qualified physician, by reason of illness which shall wholly and continuously disable and prevent the assured from performing any and every duty pertaining to his occupation, the company will pay the assured, not exceeding twenty-six weeks, a weekly indemnity of $25.

PARTIAL INDEMNITY.—Or, if during convalescence immediately following such confinement, or by reason of any non-confining illness, of not less than seven days duration, the assured shall be wholly and continuously disabled from performing every duty pertaining to his occupation, and require the regular attendance of such physician, the company will pay him, for the period of such disability, not exceeding twenty-six weeks, a weekly indemnity of $12.50.

QUARANTINE INDEMNITY.—If the assured shall be involuntarily quarantined under orders of a duly authorized health officer, by reason of exposure to infectious or contagious disease, and shall thus be prevented from performing any and every kind of business, while not claiming any other indemnity, the company will pay the assured for such period of necessary confinement, not to exceed ten weeks, a weekly indemnity of $25.

PART J. (PERMANENT DISABILITY INDEMNITY.)—Or, if the assured shall contract during the term of this policy any disease covered hereby, that shall not result in death, but shall result, independently of all other causes, within one year from the date of this insurance or any renewal hereof, in the entire and irrecoverable loss of the sight of both eyes, or in permanent paralysis whereby the assured shall entirely lose the use of both hands or both feet, or of one hand and one foot, and on account of either of said conditions the assured shall have been for one year, and will thereafter during his lifetime, by reason thereof, be permanently disabled from engaging in any work or occupation whatsoever for wages or profit, the company will, upon filing at its home office proof thereof, as hereinafter defined, pay him, in lieu of any other indemnity, the sum of $2500.

PROVIDED: 1. Written notice must be given to the company at Saginaw, Mich., as soon after the happening of an accident, or beginning of any illness, by reason of which claim is to be made, as the giving of such notice becomes possible (subject to any statutory provisions respecting such notice), together with complete particulars thereof, and full name and address of the assured.

2. Affirmative proof of any injury, fatal or non-fatal, or of any illness for which claim is to be made, must be furnished to the company, at Saginaw, Mich., within two months from the date of death, loss of limb or sight, or termination of disability or quarantine. Affirmative preliminary proofs must be furnished to the company within two months, and affirmative final proofs within fourteen months from the date of the beginning of entire and permanent disability in event of any loss under Parts E and J hereof. The burden of proving affirmatively the validity of any claim hereunder shall rest with the assured or beneficiary. No action at law nor in equity shall be maintainable before three months or after six months (unless otherwise provided by statute, in which case such action must be brought within the statutory limits) from the date on which this paragraph requires that said proofs shall be furnished.

3. The annual increase mentioned in Part A hereof, shall accrue only with each full year's renewal of this policy.

4. No claim against the company shall be valid in excess of the insurance granted by this policy, unless written permission allowing such excess shall have been signed by the president, vice-president or secretary of the company and endorsed hereon. All premiums paid for such excess will be refunded upon demand of the assured or his legal representatives.

5. The company shall not, for the same period of disability, be liable for both accident and illness running either concurrently or one following the other, nor for injury to, nor death of the assured under more than one part of this policy, except as provided in Parts F and G hereof. The double indemnity provided under Part C and the beneficiary insurance provided under Part H hereof, shall not apply to any accident or injury, fatal or otherwise, sustained while getting on or off, or being upon the step or steps, of any conveyance referred to under said part.

6. This policy does not cover injuries sustained nor illness contracted or suffered outside the limits of the United States (not including insular possessions or Alaska), Canada and Europe, nor while in military or naval service; nor women, except as beneficiary; nor any person either as the assured or beneficiary under eighteen or over sixty years of age.

7. There shall be no insurance under this policy or any renewal thereof, if renewed after the expiration of the policy or last renewal receipt, unless the premium is paid prior to the happening of any accident, and fifteen days prior to the beginning of any illness, by reason of which claim is to be made.

8. If the assured is injured fatally or non-fatally while engaged in an occupation classed by the company as more hazardous than that stated in the schedule of warranties hereinafter contained, or while doing any act or thing pertaining to a more hazardous occupation (other than ordinary duties about the residence), the liability of the company shall be only for such proportion of the principal sum or other indemnity, as the premium paid by him will purchase at the rate fixed by the company for such increased hazard.

9. Indemnity payable in event of death, shall be paid to the beneficiary named in the schedule of warranties, if surviving, otherwise to the executors or administrators of the assured. Wherever this policy provides for payment of indemnity to the assured, such indemnity, in the event of the assured's death prior to such payment, shall be paid to the *beneficiary named* in the schedule of warranties, if surviving, otherwise to the executors *or administrators of the* assured. Claims for indemnity for disability of less than thirteen

weeks' duration shall be payable at the end of period of disability only; claims in excess shall be payable at the end of each thirteen weeks of continuous disability, affirmative proof, as aforesaid, required before each payment.

10. Any medical examiner of the company shall be allowed to examine the person or body of the assured or beneficiary in respect to any alleged injury, disability or cause of death, as often and in such manner as he requires, and shall also have the right and opportunity to make an autopsy in case of death.

11. The consent of the beneficiary shall not be requisite to a surrender or an assignment of this policy, or to a change of beneficiary, or to any other change in the policy.

12. The company may cancel this policy at any time, without prejudice to the rights of the assured to any claim then pending, by written notice to the assured at his address as it appears of record with the company, together with the company's check for the unearned portion, if any, of the premium.

13. Failure to comply with all the provisions and conditions of this policy shall invalidate any and all claims hereunder.

14. An agent has no authority to change this policy nor to waive any of its conditions. Notice to or from any agent, or knowledge acquired by him shall not be held to effect a change or waiver of this policy, or any condition thereof. All claims under this policy shall be subject to proof of insurable interest, and no assignment of, or change in this policy, or waiver of any of its conditions shall be valid unless agreed to in writing by the president, one of the vice-presidents or secretary of the company, and endorsed hereon.

In witness whereof, the said company has caused this policy to be signed by its president and its secretary, but the same shall not be effective until properly dated and countersigned by a duly commissioned authority of the company.

SCHEDULE OF OPERATIONS. (Referred to in Parts G and H.)—Appendicitis (see laparotomy), $100. Aneurism (tumor of artery)—ligation, $50. Amputation of foot, hand or forearm, $25; leg or arm above elbow, $50; thigh, $100; thumb or great toe, $20. one or more entire fingers, $10. Abscess or boil—incision, $5. Bone abscess—trephining, $25. Bronchotomy—thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, $50. Cancer of lip—removal of, by cutting operation, $25. Carbuncle—incision and treatment, $5. Caries (bone ulcer)—curetting, $15. Dislocations—reduction of shoulder, elbow, hip, knee or ankle, $25; wrist or lower jaw, $15; thumb or fingers, $10. Excision of shoulder, hip or knee joint, $100; elbow, wrist or ankle joint, $50; toe or toes, $25. Eye, ear, nose or throat—any cutting operation, $10. Eye—removal of eyeball, $50. Felon—incision, $5. Fractures—reduction of nose, lower jaw, collar bone or shoulder blade, forearm (one or both bones), $25; breast bone, rib or ribs, fingers, coccyx, toes, $10; upper arm, $35; wrist or hand, bones of foot, $15; any of the bones of the pelvis or sacrum, $50; thigh, $75; knee cap or leg bones (one or both), $50. Ganglion (systic tumor of tendon sheath)—incision and curetting, $15. Goitre—cutting operation for permanent cure, $75. Gunshot wounds—treatment not necessitating amputation or laparotomy, $25. Hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, $100. Hydrocele—tapping, incision or excision of sac, $25. Hydrophobia—Pasteur treatment, $50. Ingrowing toe nail—removal, $10. Intestinal obstruction (see laparotomy). Kidney—fixation or removal, $100. Laparotomy (opening of the abdominal cavity for an operation of any organ contained therein, or for traumatic peritonitis, or exploratory incision), $100. Lithotomy (operation for removal of stone in bladder)—any cutting, $100. Mastoiditis—operation for, $50. Necrosis (death of bone)—sequestrotomy (removal of dead bone), $35. Nerve—cutting operation for stretching, $25. Œsophagotomy—for stricture or other cause, $100. Peritonitis (see laparotomy), $100. Paracentesis—tapping of abdomen, bladder, $25; eardrum, $15; pericardium, $25. Rectum—operation for hemorrhoids (external or internal)—excision or ligation; prolapsed; operation for fistula in ano—incision; polypus—extirpation, $25; malignant stricture—excision or colostomy, $100. Skull trephining for fracture or other cause, $100. Spine or spinal cord—operation with removal of fractured vertebra, $100. Synovitis (inflammation of the lining membrane of a joint)—incision, $25. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, $100. Trachea—cutting into for removal of foreign bodies for relief of difficult breathing, $35. Tumors—extirpation from any part of the body, benign, $15; malignant, $50. Varicose venis—ligation or excision, $25. Varicocele—acupressure—ligation or excision, $25. Wiring ununited fractures, $25. Wounds of scalp or other parts—suturing, $5.

PART L. (CERTIFICATE OF IDENTIFICATION AND REGISTRATION.)—In consideration of the receipt at the home office of the premium for this policy, the United States Health and Accident Insurance Company of Saginaw, Mich., has placed the assured's name on its registration list. If the assured shall, by reason of injury during the time this policy is in force, be physically unable to communciate with friends, the company will, upon receipt of a telegram or other message giving this policy number, immediately transmit to the relatives or friends of the assured any information respecting him, and will defray all expenses necessary to put the assured in communication with and in care of friends, providing such expense shall not exceed the sum of $100.

PART M. (SCHEDULE OF OPTIONAL INDEMNITIES.)—If the assured shall sustain in the manner set forth in this policy, an injury named in the following schedule, he may elect to receive in lieu of all other indemnities under this policy, the amount set opposite such injury, provided he shall signify his choice in writing, addressed to the company at Saginaw, Mich., within ten days from date of accident. If injury is sustained in the manner described in Part D hereof, and said injury is named in the following schedule the amount of indemnity shall be double the amount specified in said schedule for such injury; provided always that not more than one of the indemnities in said scehdule shall be payable as the result of one accident.

Loss of one or more entire fingers, $160; of one or more entire toes, $200. Complete hernia, $80. Complete dislocation of the shoulder, $60; elbow, $100; wrist, $120.

hip, $300; knee, $160; two or more bones of foot (not toes), $160; ankle, $160; two or more toes, $60; two or more fingers, $60. Complete fracture of the skull, both tables, $320; lower jaw, $80; collar bone, $160; pelvis, $240; thigh, $300; leg (tibia and fibula), $200; knee cap, $200; arm, $160; two or more ribs, $100; two or more bones of the foot (not toes), $120; two or more bones of the hand (not fingers), $120; two or more toes, $100; two or more fingers, $100.

INDUSTRIAL DEPARTMENT.

All classes of risks are insured in this department.

POLICY FEE.—A fee of $5 is charged when the application is taken, which pays for the policy and the insurance for the current month.

PREMIUMS are due and payable without notice on the first day of each month.

LAPSED POLICIES are renewed on satisfactory certificate of good health, and if delinquent less than thirty days, upon payment of one monthly premium; over thirty and under sixty days, one monthly premium and fee of 50 cents; over sixty days, one monthly premium and fee of $1.

AGE LIMITS.—Eighteen to sixty years. For applicants over fifty, add 50 per cent to schedule rate.

LIMIT OF INDEMNITY:—Three-fourths of weekly wages, salary or money value of time.

BENEFITS.—Accident indemnity takes effect from date of policy and is paid for twenty-four months. Health benefits are paid for six months and take effect two months after date of policy, but do not cover the first week of illness under "Regular" policies. Under "Special" policies the first week of illness is covered.

WOMEN.—Wage-earners, between ages eighteen and forty-five, inclusive are insured under the "Regular" form for $25 a month accident and illness indemnity, with $200 accidental death benefit, for $1 a month premium. For larger amounts risks are classified and 50 per cent added to schedule rates. Limit of risks, $50 a month accident and $40 a month illness.

POLICY FORM—INDUSTRIAL DEPARTMENT.

REGULAR HEALTH AND ACCIDENT.

PRINCIPAL SUM, $600. MONTHLY INDEMNITY, ACCIDENT, $60. MONTHLY INDEMNITY, ILLNESS, $50. MONTHLY PREMIUM, CLASS AA, $1.

The United States Health and Accident Insurance Company, Saginaw, Mich., in consideration of the policy fee, the premium, and of the statements, agreements and warranties in the schedule endorsed hereon and made a part hereof, which statements the assured makes on the acceptance of this policy and warrants to be true,

Does hereby insure the person described in said schedule, subject to all of the conditions herein contained and endorsed hereon, from 12 o'clock noon, standard time, of the day this contract is dated, until 12 o'clock noon, standard time, of the first day of March, 1905, and for such further periods, stated in the renewal receipts, as the payment of the premium specified in said schedule will maintain this policy and insurance in force, to wit:

(*a*) (ACCIDENT INDEMNITY—TOTAL LOSS OF TIME.)—At the rate of $60 per month *for a period not exceeding* 24 consecutive months, against total loss of time resulting *directly and independently* of all other causes from bodily injuries effected through ex-

ternal, violent and accidental means, and which wholly and continuously from date of accident disable and prevent the assured from performing every duty pertaining to any business or occupation.

(*b*) (ACCIDENT INDEMNITY—PARTIAL LOSS OF TIME.)—Or, if such injuries shall wholly and continuously from date of accident disable and prevent the assured from performing one or more important daily duties pertaining to his occupation, or in event of like disability immediately following total loss of time, the company will pay the assured for the period of such partial disability, not exceeding six consecutive months, at 2-5 the rate specified in paragraph (*a*): provided, the maximum period for which indemnity shall be paid under paragraphs (*a*) and (*b*) hereof, for any one injury, shall not exceed 24 consecutive months.

(*c*) (ACCIDENT INDEMNITY—SPECIFIC LOSSES.)—Or, if any one of the following specific losses shall result solely from such injuries within ninety days from date of accident, the company will pay in lieu of any other indemnity, for loss of life, both hands, both feet, one hand and one foot, entire sight of both eyes, $600; either hand or either foot, $300; entire sight of one eye, $200. Indemnity for loss of life shall be payable to the beneficiary named in said schedule, if surviving; otherwise to the executors or administrators of the assured.

(*d*) ACCIDENT LOSSES—DOUBLE INDEMNITY.)—Or, if such injuries are sustained by the assured, (1) while riding as a passenger within the enclosed part of any railway passenger car provided for the exclusive use of passengers and propelled by steam, cable, compressed air or electricity; (2) or, while riding as a passenger on board a steam vessel licensed for the regular transportation of passengers; and such injuries shall be due directly to or in consequence of the wrecking of such car or vessel, then the company will pay double the indemnity otherwise payable under paragraphs (*a*), (*b*) or (*c*) hereof.

(*e*) (ILLNESS INDEMNITY.)—Or, at the rate of $50 per month for the number of consecutive days, after the first week, that the assured is necessarily and continuously confined within the house and therein regularly visited by a legally qualified physician, by reason of illness that is contracted and begins after this policy has been maintained in continuous force for sixty days; or, if during convalescence immediately following said confinement, or by reason of any non-confining illness, the assured shall be wholly and continuously disabled from performing every duty pertaining to any business or occupation, and require the regular attendance of such physician, the company will pay him indemnity at one-fifth the above rate for a period not exceeding two consecutive months; provided, the maximum period for which indemnity shall be paid under this paragraph for any one illness shall not exceed six consecutive months.

(*f*) (TEN PER CENT INCREASE IN INDEMNITIES.)—The indemnities under paragraphs (*a*), (*b*), (*c*) and (*e*), shall be increased ten per cent on any claim accruing hereunder if the premiums hereon are paid annually in advance; or, on any claim originating after this policy shall have been maintained in continuous force without default for not less than one year immediately preceding.

(*g*) Disability or loss resulting wholly or in part, directly or indirectly, from sunstroke, freezing, carbuncles, boils, felons, abscesses, ulcers, blood-poison or contact with poisonous or infectious substances is classified as illness and covered only under paragraph (*e*) of this policy, the original cause thereof notwithstanding.

(*h*) In event of injury, fatal or otherwise, of which there shall be no external or visible mark on the body; or injury, fatal or otherwise, due wholly or in part, directly or indirectly, to disease or bodily infirmity; or injury, fatal or otherwise, or disability, resulting directly or indirectly, from any gas, vapor, narcotic, anæsthetic or poison; or from rioting or strikes; or from exposure to obvious risk of injury or obvious danger; or death or disability due to, or resulting directly or indirectly from, injuries intentionally inflicted upon the assured by himself or by any other person, or injuries inflicted upon the assured by himself or received by him while insane; or while under the influence of any intoxicant or narcotic; or while suffering from disease or illness; or while attempting to evade arrest; or while violating law; or while violating the laws of a corporation, or the rules of a public carrier affecting the safety of its passengers; or disability or illness resulting wholly or in part, directly or indirectly, from tuberculosis, rheumatism, paralysis, orchitis, neuritis, hernia, lumbago, lame back, strains, sciatica, vaccination, any venereal disease, dementia, insanity, or from surgical operation for any chronic ailment,—then, and in all such cases referred to in this paragraph, the limit of the company's liability shall be one fifth of the amount which would otherwise be payable under this policy, anything herein to the contrary notwithstanding.

(*i*) Written notice of any injury, fatal or non-fatal, or of any illness for which claim can be made, must be given to the company at Saginaw, Michigan, within ten days from date of accident or beginning of illness. Failure on the part of the assured or the beneficiary to comply strictly with said notice requirements shall limit the liability of the company to one-fifth the amount which would otherwise be payable under this policy.

(*j*) Affirmative proof of any injury, fatal or non-fatal, or of any illness for which claim can be made, must be furnished to the company at Saginaw, Michigan (on blanks provided by the company), within thirty days from date of death, loss of limb or sight, or of the termination of disability; provided that such proof as to injury must affirmatively establish the fact that such death, disability or loss resulted directly and independently of all other causes from bodily injuries effected through external ,violent and accidental means. No action at law or in equity shall be maintainable before three months or after six months from the date on which this paragraph provides that said affirmative proof must be furnished to the company. Any claim not brought in conformity with the provisions of this paragraph shall be forfeited to the company.

(*k*) An agent has no authority to change this policy nor to waive any of its conditions. Notice to or from any agent or knowledge acquired by him shall not be held to effect a change or waiver of this policy or any condition thereof. No assignment of or change in this policy or waiver of any of its conditions shall be valid unless agreed to in writing *by the president, vice*-president, or secretary of the company and endorsed hereon.

In witness whereof, the said company has caused this policy to be signed by its president and secretary, but the same shall not be effective until properly dated and countersigned by duly commissioned authority of the company.

THIS POLICY IS ISSUED TO AND ACCEPTED BY THE ASSURED SUBJECT TO THE FOLLOWING CONDITIONS.

(1) If the payment of any renewal premium shall be made after the expiration of this policy or the last renewal receipt, neither the assured nor the beneficiary shall be entitled to recovery for any accidental injury happening between the date of such expiration and 12 o'clock noon, standard time, of the day following the date of such renewal payment; nor for any illness originating before the expiration of thirty days after the date of such renewal payment. The acceptance of any renewal premium shall be optional with the company.

(2) The company shall have the right and opportunity to examine the person of the assured in event of his injury or illness, when and so often as it requires; and, in case of death, it shall also have the right and opportunity to make an autopsy. Refusal to permit such examination or autopsy shall invalidate any and all claims hereunder. The consent of the beneficiary shall not be requisite to a surrender of this policy, nor to a change of beneficiary. The issuance of this policy cancels all policies of prior date issued by the company to the assured.

(3) The company may cancel this policy at any time, without prejudice to the rights of the assured to any claim then pending, by written notice of cancellation served upon or mailed to the address of the assured as it appears of record with the company, together with the company's check for the unearned portion, if any, of the premium paid, which check shall be sufficient tender.

(4) Indemnity will not accrue hereunder in excess of the time the assured is, by reason of injury or illness, under the professional care and regular attendance of a legally qualified physician or surgeon. If the assured is disabled by injury or illness for more than thirty days, he or his representative shall, as a condition precedent to recovery hereunder, furnish the company, every thirty days, with a report in writing from his attending physician or surgeon, fully stating the condition of the assured and the probable duration of his disability.

(5) The company may, at its option, deduct at the rate of one monthly premium for each ten dollars of monthly indemnity payable under paragraphs (*a*), (*b*), (*d*) or (*e*), to be applied as advance premiums.

(6) The premiums hereon must be paid either at the home office of the company, Saginaw, Michigan, or to a person designated in writing by an officer of the company to receive them; and if paid to any other person, such payments shall not be binding on the company.

NOTICE.—Premiums must be paid either at the home office of the company or to such person as may be designated by the company in writing to receive them. Payments made to any other person shall not be binding on the company. In case of death by accident or disability by accident or illness, written notice thereof containing full particulars must be given immediately to the United States Health and Accident Insurance Company, Saginaw, Michigan.

WARRANTIES IN APPLICATION.—15.—I understand and agree, (1) that if I contract illness or am injured, fatally or otherwise, after having changed my occupation to one classified by this company as more hazardous than that herein stated, or if I am injured while doing any act or thing pertaining to any occupation so classified, the liability of the company shall be only for such proportion of the principal sum or other indemnity as the premium paid by me will purchase at the rates fixed by this company for such more hazardous occupation; (2) that the insurance shall not exceed the amount of my average wages, or money value of my time; (3) I expressly waive, on behalf of myself or of any other person who shall have or claim any interest in any policy issued hereon; all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

16.—I understand and agree that the insurance is not effective until the policy has actually been issued by the company, and the policy fee paid; that the company is not bound by any knowledge of or statements made by or to any agent unless written hereon. I further agree to accept the policy subject to all its conditions, and pay the premium of $— in advance, without notice.

CONDENSED MONTHLY RATE AND BENEFIT TABLE, INDUSTRIAL INSURANCE.

	Accident.	Illness.	Death, Two Limbs or Two Eyes.	One Limb.	Regular Policy.	Special Policy.
	$	$	$	$	$	$
Class "AA"...	60	50	600	300	1.00	1.50
Class "A"...	50	40	500	250	1.00	1.40
Class "B"...	40	40	400	200	1.00	1.40
Class "C"...	35	35	300	150	1.00	1.35
Class "D"...	30	30	300	150	1.00	1.30
Class "E"...	25	25	200	100	1.00	1.25

NOTE.—Other rates for special hazards.

PLANS AND POLICIES

OF

MUTUAL ACCIDENT AND SICK BENEFIT COMPANIES

ALSO

INDUSTRIAL POLICY FORMS

Brotherhood Accident Company,

BOSTON, MASS.

Commenced Business 1892. JOHN J. WHIPPLE, Pres. JAY B. CRAWFORD, Sec. JOSEPH W. ESTABROOK, Treas. CHAS. S. POWELL, Gen'l Man.

The Brotherhood Accident Company insures members of the I. O. O. F. only, dividing them into seven classifications according to the hazard of their occupation.

PREMIUM RATES.—A membership fee of $5 is payable with the application. Assessments are made quarterly of $3 each for the Ordinary policy, $4 for the Perfect policy, and $5 for the Special Protective policy.

BENEFITS.—Class 1, "Ordinary" accident indemnity, $25, or sick benefit $10, no time limit. For loss of hand and foot or both hands or feet, or both eyes, $1,300; either hand or either foot, $650; of one eye, $150; death by accident, $500. "Perfect" policy, same as above except weekly sick benefit, $12.50. "Special" policy same except weekly sick benefit, $15. Death by sickness, $100. "Perfect" policy same as above, except pays weekly sick benefit $12.50 and 13 weeks partial disability benefits. "Special" policy same as "Perfect," except pays weekly sick benefits $15 and 52 weeks' double weekly benefits for injuries received on passenger conveyances propelled by steam, electricity or cable.

AGE LIMIT.—Twenty-one to fifty-five.

MAXIMUM INDEMNITY.—Death, $500; weekly, $25.

POLICY FORM—FIRST CLASSIFICATION.

DEATH BENEFIT—ACCIDENT, $500; SICKNESS, $100. WEEKLY INDEMNITY—ACCIDENT, $25.00; SICKNESS, $10.

Brotherhood Accident Company, Boston, Mass., in consideration of the certificate fee and of the warranties and agreements contained in the application for this insurance, which application (a copy of which is hereto annexed) is made a material part of this contract, and a warranty on the part of the applicant, the Brotherhood Accident Company does hereby insure John Poller of Jersey City, N. J., by occupation an insurance agent, subject to the by-laws of the Company, and the conditions hereto annexed, to all of which the certificate holder hereby assents and agrees to submit, against personal bodily injury and sickness, during the continuance of this certificate in force within the intent and meaning of this contract, as follows, to wit:

1. If such bodily injury alone, received through external, violent and accidental means, leaving upon the body external marks of contusion or wounds visible to the eye, independent of all other causes, shall cause the death of the insured within thirty days after the happening of the accident, the company will pay the sum of five hundred dollars to Mary Poller, wife, if surviving, if not to the legal representatives of the insured. (In trust, however, for and to be paid over forthwith to his legal heirs.)

2. Or if such bodily injury, received as aforesaid, alone, shall either directly or through amputation within thirty days after the happening of the accident, cause the loss by actual separation at or above the wrist or ankle of one hand and one foot, or both hands or both feet, or shall within thirty days entirely and permanently destroy the sight of both eyes, provided the insured was possessed of the sight of both eyes and the full use of both hands and both feet previous to such injury, the company will pay him the sum of thirteen hundred dollars.

3. Or if such bodily injury, received as aforesaid, alone, shall either directly or through amputation within thirty days after the happening of the accident, cause the loss by actual separation at or above the wrist or ankle of either hand or either foot, the company will pay him six hundred and fifty dollars.

4. Or if such bodily injury, received as aforesaid, independent of all other causes, shall within thirty days after the happening of the accident, entirely and permanently destroy the sight of one eye, the company will pay him one hundred and fifty dollars.

5. Or if such bodily injury, received as aforesaid, independent of all other causes, shall immediately, continuously and wholly disable and prevent the insured from performing or transacting any and all kinds of duty pertaining to his occupation as above named, or any other remunerative business or employment, the company will pay him during the continuance of such total disablement, a weekly indemnity of twenty-five dollars.

6. Or if total disability shall ensue within the life, terms and conditions of this policy, through sickness alone, and not the result of bodily injuries received through external, violent or accidental means, then the company will pay him during the continuance of such total disability, a weekly indemnity of ten dollars.

7. Or if death shall ensue within the life, terms and conditions of this policy, through sickness alone, and not the result of injury received through external, violent, or accidental means, then the company will pay to the beneficiary named in this policy the sum of one hundred dollars.

8. SPECIAL BENEFITS. The provisions on the third page hereof under the title of special benefits, providing maximum sums for such fatal and non-fatal injuries and such sicknesses as are therein specified, are hereby made a material part of this certificate.

In witness whereof, the Brotherhood Accident Company has caused these presents to be signed by its president and secretary at the home office of the company at Boston, Mass., this first day of February, 1903, at twelve o'clock noon.

CONDITIONS.

(a) The terms, provisions and conditions as named in the application for membership, also those contained in this certificate, and strict compliance therewith during the continuance of this certificate, are conditions precedent to issuing this certificate and to its validity.

(b) In the event of accidental injury or sickness, for which, directly or indirectly, any claim may be made under this certificate, no benefits will become due or be paid, nor will the company be liable therefor, unless notice in writing shall be received at the home office of the company, Boston, Mass., within fifteen days from the date such accidental injury occurred, or within fifteen days of the commencement of total disability resulting from sickness, which notice must be signed by the certificate holder or his attending physician, or beneficiary, stating full particulars, giving the occupation of the certificate holder at the time, together with the number of his certificate and his address. This company has no agent or representative to whom such or any notice can be given, but all notices must be sent directly to the secretary of the Brotherhood Accident Company, at the home office in Boston, Mass. If such notice is not received at the home office within the fifteen days above named, weekly indemnity under this policy shall not commence more than fifteen days prior to the date of receipt of such notice at the home office and in no event shall indemnity be allowed prior to the date of first medical attention by a duly qualified and legally practicing physician or surgeon.

(c) All claims for indemnity shall be made upon blanks furnished by the company, and must be filed within thirty days from date of death or date on which right to indemnity ceases, and the requirements of said blanks shall be fully complied with. Affidavits stating the actual time attended by the physician or surgeon shall be made by the holder herein named and by the attending physician or surgeon, who shall be a duly authorized and legally practicing physician or surgeon fully qualified and recognized by the profession in his State. If the proofs, when received, are incomplete or unsatisfactory, the company shall have the right to call for further proof, and shall have ninety days from receipt of satisfactory proof in which to investigate the claim before benefits thereunder become due and payable. Any neglect or refusal to fully comply with the requirements of this clause shall work the forfeiture of all claims under this certificate.

(d) The certificate holder suffering a loss for which specific or special benefits are provided herein, shall not be entitled to any other benefits for the same injury.

(e) No claim for indemnity shall be presented or allowed for any death, sickness or disability directly or indirectly resulting from, contributed to, caused or aggravated by, diseases or ailments existing prior to the issuance of this certificate and which may happen or commence during the first thirty days from date of same, nor shall indemnity be allowed in any case at one and the same time for two disabilities arising respectively from sickness and accident.

(f) A disability to constitute a claim for indemnity for sickness only shall be continuous, complete and total, for not less than fourteen consecutive days, and such disability will entitle the insured to benefits at one-half rate for the first week and full rate thereafter. In case of a member not being under the care of a lodge of the I. O. O. F. and visited by its sick committee, then sick benefits will only be allowed for such time as a member is absolutely, necessarily and continuously confined to the house. Fractional parts of a week will be allowed for sickness after the first fourteen days' total disability.

(g) No disability shall constitute a claim for indemnity on account of any sickness, the nature of which is unknown or incapable of direct and positive proof, nor any sickness which results from, is caused or aggravated by, or is contributed to by any of the following causes: intoxicating drinks, narcotics, insanity, syphilis, hernia, orchitis varicose veins, corns, bunions, ingrowing toe nails, or abuse or disease of the genital organs, contact with wearing apparel, or disability arising from self-inflicted injuries or abuses, or

where the services of a duly qualified and legally practicing physician or surgeon are not promptly and continuously had during the time for which indemnity is claimed, nor in any event will indemnity be allowed beyond the date of the last attention of the attending physician or surgeon in the case, unless our home surgeon at the home office of the company is satisfied from the proofs submitted that the nature of the disability justifies the payment of the claim for a longer period.

(h) If the certificate holder while disabled, either from bodily injury or sickness, shall desire to leave, permanently or temporarily, either for convalescence or through the advice of his physician, the town or place where his total disability commenced, he shall notify the company in time to permit a physcial examination of himself before such departure. Failure to give such notice of leaving shall forfeit all benefits subsequent to such departure.

(i) The certificate holder agrees that any representative of the company shall be allowed to examine the person or body of the certificate holder in reference to any bodily injury, or sickness, or cause of death, when and as often as may be reasonably required on the part of the company.

(j) In the acceptance of this certificate, the certificate holder absolutely agrees and consents that in any case to which this company is a party, any physician who has been or may be at any time consulted by him professionally may testify under oath, before any court or tribunal concerning any ailment, disease, injury or affliction, bodily or mental, constitutional or otherwise that he is or has been or may be suffering from.

(k) If the certificate holder shall be fatally or non-fatally injured while temporarily or otherwise engaged in or exposed to a hazard pertaining to an occupation or employment classed by this company as more hazardous than that written on the face of this certificate, the company's liability shall be only for such amount as is provided for the class in which such more hazardous occupation or exposure is rated in the manual of the company in force at the time of such accident.

(l) A subsequent change of occupation to one more hazardous shall operate to immediately reduce the benefits named herein to those provided for such more hazardous occupation according to the manual of the company then in use, with the same effect as if this policy was canceled and a new one issued accordingly.

(m) In case of and referring to accidental injuries, the benefits under this certificate shall not be held to extend to disappearances nor to any case of death or disability, unless the claimant under this certificate shall establish by direct and positive proof that the said death or disability was caused by external, violent and accidental means, nor shall the benefits under this certificate extend to or cover loss sustained by intentional injuries inflicted by the insured, suicide, (felonious or otherwise, sane or insane), dueling, fighting, violation of the law, nor to accidental injuries or death happening while the insured is under the influence of intoxicating drinks or narcotics or in consequence thereof, or which is contributed to thereby.

(n) This company shall have the right to terminate this policy and insurance by mailing to the certificate holder at the address last given by him to the company, a notice of such termination, and a check for all unearned assessments standing on the books of this company to his credit.

(o) Quarterly dues shall be payable on the first day of December, March, June and September of each year, notice of which shall be given thirty (30) days prior thereto. If the certificate holder shall fail to pay any quarterly due or assessment within thirty (30) days from the date of notice thereof, he shall forfeit all rights to benefits under this certificate until reinstated. Any notice mailed, postage prepaid, to the last address given the home office by the certificate holder, shall constitute a legal notice to such certificate holder.

(p) If the certificate holder shall have forfeited his rights to benefits by failure to pay his quarterly due or assessment as before set forth, he may, if in good health, be reinstated at any time subject to the approval of the secretary or general manager of the company, upon payment of the quarterly due and assessment last called. Such reinstatement shall take effect only from the time such payment reaches the home office and shall not entitle the certificate holder to benefits for disability resulting from accident or sickness occurring or commencing prior to date of reinstatement.

(q) In the event that this company and the certificate holder or beneficiary disagree as to the amount payable by this company under this certificate, it is agreed, and this certificate is issued under the express condition, that the amount thereof shall be determined by arbitration; the board of arbitrators to consist of three members of the order of Odd Fellows, one to be appointed by the company, one by the claimant, and the third shall be a past grand of a lodge, to be mutually agreed upon by the two arbitrators previously chosen; all three members of the board of arbitration must be present at the hearing, but a majority may make a valid award, and such reference to arbitration unless waived by the parties, shall be a condition precedent to any right of action at law or in equity to recover for such amount payable and that no legal proceedings for recovery under this certificate shall be brought until the expiration of three months after receipt by the company of acceptable proofs of loss, and the company shall not be liable in any legal proceeding unless said proceeding is commenced within six months from the time when *the right of action* accrues and no suit shall be brought in any case except to *enforce payment of* the award of said arbitrators unless the company, having *been requested to do so* in writing, waive the right of arbitration.

SPECIAL BENEFITS FOR INJURIES NOT USUALLY COVERED BY ANY ACCIDENT POLICY.

SPECIAL BENEFITS.—In the event of any accidental bodily injury, fatal or non-fatal, contributed to or caused by:—Unnecessary exposure to obvious risk of danger; failure to use all due diligence for personal safety and protection; contact with poisonous substances or poison or gas or any anæsthetic taken, administered, absorbed or inhaled in any form or manner, accidental or otherwise, voluntary or involuntary; intentional injuries fatal or disabling, inflicted by any person other than the insured (injuries inflicted by burglars and robbers excepted); any disease, infirmity, deformity or defect mental or physical; previous wounds or injuries; blood poison; traumatic appendicitis; surgical operations or any medical or mechanical treatment (except amputation rendered necessary by accidental injuries); hernia; orchitis; varicose veins, vertigo, fits, somnambulism, war or riot, scuffling or wrestling, lifting or overexertion, sunstroke or freezing; riding or driving races; entering or leaving or trying to enter or leave a moving conveyance propelled by steam, electricity or cable; walking or being on the bridge, roadbed or right of way of a railroad (railway employees in the discharge of their duties, excepted); handling, transporting, or manufacture or sale of explosive substances or compounds, mining, blasting or wrecking, football, baseball, polo, boxing or dangerous gymnastic sport; or (in the event of accidental injury or accidental death) happening while the insured is blind, deaf or insane; drowning or shooting when the facts and circumstances of such drowning or shooting are not established by the testimony of an actual eyewitness; and also when in an alleged drowning (shipwrecks at sea excepted) the body is not recovered and identified; and in case of injuries, whether fatal or disabling, of which there is no visible mark on the exterior of the body visible to the eye (the body itself in case of death not to be deemed such mark); then in every such case the limit of the liability of this company hereunder shall be one-fifth of the accidental death benefit provided for in this policy, and for non-fatal injuries causing total or partial disability, one-fifth of the weekly indemnity provided for in this policy for a period not exceeding thirteen consecutive weeks.

SPECIAL BENEFITS FOR SICKNESS.—In the event of a total disability resulting from sickness alone, where such disability is caused by, contributed to or aggravated by, cancer, malignant tumor, fistula, rectal abscess, piles, hemorrhoids, gall stone, gravel, consumption, tuberculosis, paralysis, palsy, apoplexy, rheumatism, or chronic disease of the heart, liver, kidneys, and urinary tract, brain and nervous system, which has been contracted or incurred subsequent to the issuance of this policy, then and in every such case, the limit of the liability of this company shall not exceed the amount of ten weeks' indemnity as named in this policy for sickness.

NOT INSURABLE.—Persons who have lost both limbs; or the sight of both eyes; are deaf; compelled to use a crutch; insane; demented; subject to fits; intemperate; reckless; disreputable; without visible means of support; those who are engaged in occupations "not insurable," and all persons engaged in occupations of equal and similar risk or exposure to those "not insurable," persons who are suffering from bodily infirmity; or who have had wounds, injuries or diseases which would render them specially liable to accidents or sickness or which would aggravate or retard recovery from an accident or sickness; or persons having previous wounds, injuries or diseases which an accident would aggravate or reopen, cannot be insured in this company.

TABLE OF INDEMNITIES—SICK AND ACCIDENT POLICY.

CLASS.	Weekly Accident Indemnity.	Weekly Sick Benefit.	For Loss of Hand and Foot, or Both Hands or Both Feet or Both Eyes.	For Loss of Either Hand or Either Foot.	For Loss of One Eye.	Death by Accident
.....	$25.00	$10.00	$1,300	$650	$150	$500
.....	20.00	10.00	1,000	500	125	400
.....	15.00	10.00	900	450	100	300
.....	12.50	10.00	750	350	90	250
.....	10.00	10.00	625	300	75	200
.....	7.50	10.00	500	225	60	150
.....	5.00	10.00	200	100	30	100

Death by sickness, $100.

MEMBERSHIP.—No person shall be a member of this company or hold a certificate of insurance herein unless at the time of signing his application for membership he is a member in good standing of the Independent Order of Odd Fellows, and under the age of fifty-five (55) years. All certificates of insurance shall bear the date that the application is accepted by the secretary

at the home office, but no certificate shall be issued or be valid if issued unless the applicant has personally signed the application in his own handwriting and paid the admission fee required. Fraud or concealment in obtaining membership or attempts by like means to obtain indemnity, shall make this contract and insurance null and void.

CLASSIFICATION.—Classification of risks in this company is indicated by the numbers from one (1) to seven (7) inclusive in which the occupation of the applicant is found. Accident disability benefits, based on the hazard of the occupation as determined by the classification of risks of this company, are paid in accordance with the following table:

(Here follows copy of application.)

WARRANTIES IN APPLICATION.

I do hereby agree, that if a certificate is granted on this application, no claim for indemnity shall be made for any sickness that commences during my first thirty (30) days' membership nor for any total disability arising from sickness at any time, except the total disability shall continue not less than fourteen consecutive days, or for any disease the nature, cause or name of which is unknown or incapable of direct and positive proof, or from any self-inflicted injuries or abuses, or for abuse or disease of the genital organs, or for illegal acts, or for acts committed while under the influence of intoxicating liquors; or for disease not wholly disabling, or for disability incurred while engaged in employment not insurable under the certificate issued hereon. And I furthermore understand and agree, that if I am injured in any exposure or employment classified by this company as more hazardous than that above stated, I shall be entitled to receive such indemnity only as is provided for in the classifications or risks for such increased hazard.

And I further agree, that this certificate is applied for, subject to the rules of the company and to all the conditions and agreements contained in the certificate which shall be issued upon this application, and that said contract shall not be binding upon the company unless at the time of its delivery I am in good health.

Combination feature provided for by the following rider:

Or, if such bodily injury received during the continuance of this certificate in force within the intent and meaning of this contract, effected through external, violent and accidental means, leaving upon the body external marks of contusions or wounds, independent of all other causes, shall immediately from the happening of the accident, or immediately succeeding a total disablement received as above, continuously disable and prevent the insured from performing some one or more of the duties pertaining to his occupation or vocation as above named, the company will pay him a weekly indemnity to be determined by the officers at the home office of this company, of not less than one-fifth nor more than four-fifths of the weekly indemnity provided for total disability in clause five of this certificate during the continuance of such partial disablement, not exceeding thirteen consecutive weeks, the amount of such indemnity to be based upon the nature and severity of the injury and the consequent effect upon the occupation of the insured.

Or, if such injury, received as aforesaid by the insured while he shall be riding as a passenger in any regular passenger conveyance, regularly provided by a common carrier for the transportation of passengers, using steam, electricity or cable as a motive power, and such injury, independent of all other causes, shall immediately, wholly and continuously disable and prevent the insured from performing or transacting any and all kinds of duty pertaining to his occupation as above named, the company will pay him during the continuance of such total disablement, not exceeding fifty-two consecutive weeks, a weekly indemnity of------

In lieu of the weekly indemnity of ten dollars ($10) mentioned in clause six (6) on the face of this policy, No. 00000, the insured is entitled to a weekly indemnity of fifteen dollars ($15), subject to the provisions of said sixth clause.

Commercial Mutual Accident Company.

PHILADELPHIA, PA.

Commenced Business 1889. (Reorganizing on a stock basis.) A. H. LADNER, Pres.
HORACE B. MEININGER, Sec'y and Gen. Mgr.

This company issues a variety of accident policies; the "C. T. C. Combination" and the Equity being given in full below.

AGE LIMITS: 18 to 65.

Other forms are the "Regal" at $19 annually, $10 semi-annually and $5 quarterly, issued to Class 1 risks only, paying $5000 principal sum, permanent disability $2500, right hand $2500, left hand $1250, one eye $650. Beneficiary covered for travel accidents, death $750, loss of limbs or sight, $375. Doctors' bills paid. Weekly indemnity, $30 for fifty-two weeks or $60 for travel accidents. Partial disability covered for twenty-six weeks. Half rate policies issued.

The following table describes the "Preferred," "Preferred B," "Medium" and "Ordinary" policy forms.

CLASSES.	2 The Preferred.	3 Preferred "B"	4 Medium.	5 Ordinary.
	$	$	$	$
Death benefit	3,000.00	3,000.00	2,000.00	1,000.00
Weekly Indemnity, up to 52 weeks total disability	20.00	15.00	15.00	10.00
*Weekly Indemnity, up to 13 weeks partial disability	5.00 to 15.00	3.75 to 11.25	3.75 to 11.25	2.50 to 7.50
Loss of both hands or feet, or one hand and one foot	3,000.00	3,000.00	2,000.00	1,000.00
Loss of both eyes	3,000.00	3,000.00	2,000.00	1,000.00
Permanent total disability	2,000.00	1,800.00	1,200.00	600.00
Loss of right hand or either foot	1,800.00	1,500.00	1,200.00	500.00
Loss of left hand	1,000	750.00	600.00	300.00
Loss of one eye	520.00	325.00	250.00	125.00
COST.				
Annually	16.00	16.00	16.00	16.00
Semi-annually	8.00	8.00	8.00	8.00
Quarterly	4.00	4.00	4.00	4.00

*Amount determined by character of injury and extent of disability.

Not issued in any different amounts than above.

At an additional cost of $4 annually, or $1 quarterly (payable with the regular premium) double the above benefits can be secured for those accidents occurring on a public conveyance, such as a street or railroad car, elevator, boat, in burning buildings, etc.

Class 2, 3, 4 and 5 policies are conditionless, provide for the payment of doctors' bills, identification and registration, and pay $500 for death or $250 for loss of one hand and one foot, or both hands, both feet or both eyes, in case the beneficiary is killed or injured while a passenger on a common carrier.

Special Policy.—(Class 6).—Telegraph, telephone and electric light linemen, miners, freight conductors, freight brakemen, wood choppers or sawyers, celluloid makers, acid makers or users, divers, firemen, city or country departments, laborers and men engaged in similar occupations are insurable under this contract. Death benefit, $500; loss of both hands, feet or eyes, or one hand and one foot, $500; one hand or one foot, $200; one eye, $100; indemnity for total disability, up to 52 weeks, $6 weekly. Cost, if paid annually, $9; or $5 semi-annually.

POLICY FORM—"COMBINATION ACCIDENT."

PRINCIPAL SUM, $5000–$10,000. WEEKLY INDEMNITY, $25–$50.
ANNUAL PREMIUM, $25.

The Commercial Mutual Accident Company, Philadelphia, in consideration of the warranties hereinafter set forth, and of $25, does hereby insure the person named in the copy of the application hereto attached and in the occupation therein described, which person is hereinafter referred to as the assured, for the term of twelve months from twelve o'clock noon, Eastern standard time, from the

date hereof, against bodily injuries effected directly and independently of all other causes through external, violent and accidental means (suicide, sane or insane, not included), during the period covered by this policy, subject to the by-laws and according to the agreements, conditions and warranties herein contained, which are to be considered as conditions precedent, in the principal sum of five thousand dollars.

1. (DEATH BENEFIT.)—If such injuries alone shall, within ninety days from their receipt, be the direct cause of the death of the assured, the company will pay the five thousand dollars aforesaid, on the surrender of this policy, to the beneficiary designated in the copy of the application hereto attached, if surviving, or in the event of the prior death of said beneficiary, to the legal representatives of the assured.

2. (LOSS OF HANDS, FEET OR EYES.)—If such injuries alone shall within ninety days from their receipt, result in the loss by actual separation at or above the wrists or ankles, of two entire hands, or two entire feet, or of one entire hand and one entire foot, or in the permanent and irrecoverable loss of the entire sight of both eyes, the company will pay to the assured the five thousand dollars aforesaid, on the surrender of this policy.

3. (LOSS OF HAND, FOOT OR EYE.)—If such injuries alone shall, within ninety days from their receipt, result in the loss by actual separation, at or above the wrist or ankle, of one entire hand or one entire foot, the company will pay to the assured the sum of seventeen hundred dollars; or, if such injuries alone shall within the same time result in the permanent and irrecoverable loss of the entire sight of one eye, one thousand dollars, on the surrender of this policy.

4. (WEEKLY BENEFIT FOR TOTAL DISABLEMENT.)—If such injuries shall not be fatal and are not as described in clauses 2 or 3, but alone shall result in the assured being immediately, wholly and continuously disabled and he shall thereby be prevented from transacting any and every kind of business pertaining to his occupation, then so long as the assured shall be so disabled, not exceeding two hundred consecutive weeks, in respect of any one accident, the company will pay to the assured the sum of twenty-five dollars per week.

5. (WEEKLY BENEFIT FOR PARTIAL DISABLEMENT.)—If such injuries shall not be fatal and are not as described in clauses 2 or 3, but the same shall disable and prevent the assured from performing some one or more necessarily important duty or duties pertaining to his occupation, the company will pay to the assured a weekly indemnity not exceeding seventy-five per cent maximum, nor less than twenty-five per cent minimum, of the sum above stipulated in clause 4 as indemnity for total disablement, during the continuance of such partial disablement, for a period not exceeding twenty-six consecutive weeks from the commencement of such partial disablement, the amount of such indemnity to be determined by the company; provided, that where such partial disablement shall follow a period of total disablement, the indemnity for partial and total disablement together shall in no event exceed the aforesaid sum of five thousand dollars. Indemnity shall not be paid for both total and partial disablement during the same period of time.

6. (DOUBLE BENEFITS FOR TRAVEL, ELEVATOR AND BURNING BUILDING ACCIDENTS.)—If such injuries alone are sustained by the assured while riding as a passenger in or upon a public conveyance propelled by steam, compressed air, electricity or cable, and provided for passenger service only, or while riding in a passenger elevator, or in the consequence of the burning of a building in which the assured shall be at the commencement of the fire, then the amount payable under clause 1, 2, 3, 4 or 5 shall be doubled. Amounts payable under clause 1, 2 or 3 shall be paid on the surrender of this policy.

7. (FEES PAID FOR SURGICAL OPERATIONS.—If such injuries alone shall within ninety days from their receipt, necessitate a surgical operation named in the schedule of operations hereinafter contained, the company will pay to the assured, in addition to the indemnity herein provided, the sum set opposite such operation; provided always that such an amount shall not be payable for more than one operation as the result of any one accident.

8. (OPTIONAL INDEMNITIES FOR SPECIFIC INJURIES.)—If the assured shall suffer any injury caused as aforesaid and named in the schedule of injuries hereinafter contained, he may elect, subject to all the terms and conditions of this policy, to receive the amount of indemnity specified opposite each injury, in lieu of all weekly indemnity for either total or partial disablement, provided, he signifies his choice in writing addressed to the secretary at the home office of the company in Philadelphia, Pa., within ten days from the date of occurrence of said injury; and provided further, that not more than one amount shall be payable under this clause for injuries resulting from one accident.

9. (BENEFICIARY INSURANCE.)—This policy does also, in consideration of the premium, insure the person named herein as beneficiary (provided said beneficiary is one person, a female, between the ages of 18 and 56 years, physically and mentally sound, and not already an insured beneficiary or otherwise covered under a policy in this company, and provided said beneficiary is not also directly insured in this company), against disablement, loss of limbs, sight or death, resulting, independently of all other causes, directly from bodily injuries sustained through external, violent and accidental means (suicide, sane or insane, not included), and received by said person while riding as a passenger in or upon a public conveyance propelled by steam, electricity or cable, and provided for passenger service only, as follows: (1) If the loss by actual separation at or above the wrists or ankles, of two entire hands, or two entire feet, or of one entire hand and one entire foot, or if the permanent and irrecoverable loss of the entire sight of both eyes, shall so result within ninety days from the receipt of said injuries, the company will pay the beneficiary herein named two thousand five hundred dollars, on the surrender of this policy. (2) Or, if the loss by actual separation at or above the wrist or ankle, of one entire hand or one entire foot shall so result within ninety days from the receipt of said injuries, the company will pay the beneficiary named herein one thousand dollars,

on the surrender of this policy. (3) Or, if death shall so result within ninety days from the receipt of said injuries, the company will pay the assured two thousand five hundred dollars, on the surrender of this policy.

10. (DOCTOR'S BILLS.)—If the assured shall suffer an injury caused as aforesaid, but which does not result in either total or partial loss of time, nor necessitate any of the operations referred to in clause 7, but requires medical or surgical treatment, the company will pay the amount actually expended by the assured for such treatment, but not exceeding twenty-five dollars.

11. (CERTIFICATE OF IDENTIFICATION AND REGISTRATION.)—If the assured shall, by reason of injury as aforesaid, during the time this policy is in force, be physically unable to communicate with friends, the company will, upon receipt of a telegram or other message giving this policy number, immediately transmit to the relatives or friends of the assured any information respecting him, and will defray all expenses necessary to put the assured in communication with, and in the care of friends, providing such expense shall not exceed the sum of one hundred dollars.

12. (MANNER OF BENEFIT PAYMENT.)—Claims for weekly indemnity for disability lasting more than three months shall be payable at the end of each third month of disability, if satisfactory proof of continued disability is furnished before each payment.

13. In the event of an accident within the meaning of this policy happening to the assured or beneficiary, written notice containing full name and address of the assured or beneficiary, with full particulars of the accident, shall be given within ten days of its occurrence to the company's secretary, at Philadelphia, Pa., and on demand such certificates by medical practitioners qualified by law and such other papers of proof of claim as this company may require, shall be furnished by the assured or beneficiary or his or her representatives at his or their own expense. No claim shall be made hereunder unless affirmative proof of claim is furnished within two months from the time of death, or of loss of limb, or of loss of sight of one or both eyes, or of the termination of disability, or of the injury in claims under clause 10. No legal proceedings for recovery hereunder shall be brought within three months after the receipt of the proof by said secretary, nor at all unless begun within six months from time of death, or loss of limb, or of loss of sight of one or both eyes, or of the termination of disability, or of the injury in claims under clause 10.

14. The company shall have the right and opportunity to examine the person or body of the assured or beneficiary in respect to an alleged injury or cause of death as often and in such manner as it requires, and the right and opportunity of an autopsy in case of death. The benefits under clause 9 for the beneficiary, or the double benefits under clause 6 for the assured, shall not apply to any accident or injury, fatal or otherwise, sustained while getting on or off, or being upon the step or steps of any railroad or street railway car.

15. If the assured is injured after having changed his occupation to one classified by the company as more hazardous than that herein stated, or is injured while doing any act or thing pertaining to any more hazardous occupation, the liability for any loss specified shall be such an amount as the premium paid by him will purchase at the rate fixed by this company for such more hazardous occupation.

16. The assured or his representative shall not be entitled to receive payment under more than one of the above clauses or provisions of a clause in respect of any one accident except as provided under clauses 4, 5, 7 or 8. No claim in any event against this company shall be valid beyond the principal sum aforesaid, except as provided under double benefit clause No. 6, and any additional policy or policies held by the assured shall be void and all premiums paid for such excess insurance shall be refunded on demand. Fatal or other injuries received while the assured or beneficiary is under the influence of intoxicants or narcotics, or as a consequence thereof, are not covered hereunder.

17. Any claim hereunder shall be subject to proof of insurable interest. No assignment of interest hereunder shall be valid. Change of beneficiary can be made only upon written request to the company's secretary at Philadelphia, Pa., with return of this policy for proper endorsement hereon of such change over the signature of the company's president or secretary.

18. The company may cancel this policy by mailing notice of cancellation to the assured's address appearing on the company's records with its check for the unearned part, if any, of the premium. The assured's liability to contribute to the benefits accrued or to accrue is not limited to a fixed sum. This insurance covers loss from injuries, fatal or otherwise, only when received in, or while traveling in or between the United States, Canada or Europe; excepting Alaska and territory north of the fifty-fifth degree of north latitude and any territory of the United States acquired since 1897.

19. No agent has the power to waive or alter any of the conditions of this policy. Failure to comply with any of the provisions and conditions of this policy shall invalidate all claims. No waiver shall be claimed by reason of the acts or knowledge of any person unless specifically authorized in writing over the signature of the company's president or secretary.

SCHEDULE OF INJURIES.—Optional Indemnities—(See clause 8.)—Ordinary accidents, —For loss of certain members, by severance, within ninety days after injury, viz.: of one or more fingers (at least one entire phalanx), $100; one or more toes, $150; for complete hernia, caused solely and directly by accidental injury, $70; for complete dislocation, viz.: of the shoulder, $100; elbow, $100; wrist, $100; hip, $200; knee, $150; any bones of foot or toes, $100; ankle, $150; for the complete fracture of bones, viz.: of the skull, both tables, $325; lower jaw, $75; clavicle (collar bone), $150; pelvis, $250; thigh, $300; leg, 200; patella (knee cap), $200; arm, between elbow and shoulder, $200; forearm, between the wrist and elbow, $150; two or more ribs, $75; foot or toes, $100; hand or fingers, $100.

NOTE.—Double above amounts paid for travel accidents (see clause 6).

SCHEDULE OF OPERATIONS.—Amounts payable in addition to other benefits.—(See clause 7.)—amputation of foot, hand or forearm, $20; leg or arm, $40; thigh, $80; finger or fingers, $8; bone abscess, trephining, $20; dislocations, reduction of, shoulder, elbow, hip, knee or ankle, $20; wrist or lower jaw, $12; thumb or fingers, $8; excision of shoulder, hip or knee joint, $80; elbow, wrist or ankle joint, $40; toe or toes, $20; eye, ear, nose or throat, any cutting operation, $8; fractures, reduction of, nose, lower jaw, collar bone or shoulder blade, forearm (one or both bones), $20; breast bone, rib or ribs, fingers, coccyx, toes, $8; upper arm, $28; wrist or hand, bones of foot, $12; any of the bones of the pelvis or sacrum, $40; thigh, $60; knee cap or leg bones (one or both), $40; gunshot wounds, treatment not necessitating amputation or laparotomy, $20; laparotomy (opening of the abdominal cavity for an operation on any organ contained therein), $80; skull trephining, for fracture or other cause, $80; synovitis (inflammation of the lining membrane of a joint), incision, $20; tetanus, injection of antitetanic serum into frontal lobe of brain, $80; wounds of scalp or other parts, suturing, $4.

POLICY FORM—"EQUITY"—CLASS 1.

PRINCIPAL SUM, $5000. ANNUAL PREMIUM, $15.
WEEKLY INDEMNITY, $25. SEMI-ANNUAL, $8; QUARTERLY, $4.

The Commercial Mutual Accident Company, Philadelphia (herein called the company), in consideration of the payment of $15 in advance under the regular premium calls and the warranties and agreements contained in his application, which are made a part of this contract and a copy of which is hereto attached:

Hereby accepts the person named and described in said application (herein called the insured), in the occupation described, from twelve o'clock noon, Eastern standard time, of the day the application was accepted as stated hereon until twelve o'clock noon, Eastern standard time, of the first day of April, 1907, as a member, subject to both the by-laws of said company and to the conditions endorsed hereon, and insures him against the effects of bodily injury effected, directly and independently of all other causes, through external, violent and accidental means, to wit:

1. Against loss of time, not exceeding fifty-two consecutive weeks, resulting from bodily injuries effected through means aforesaid, other than such as shall result in the loss of one or both hands, feet or eyes, which shall, independently of all other causes, immediately, wholly and continuously disable the insured from transacting any and every kind of business pertaining to his occupation, in the sum of twenty-five dollars per week.

2. Or against loss of time, not exceeding twenty-six consecutive weeks, resulting from bodily injuries effected through means aforesaid, and which shall, independently of all other causes, immediately and continuously disable the insured from transacting any important duty or duties pertaining to his occupation, and which shall cause actual and material loss of time and business, in a sum to be determined by the company, but not less than six and one-quarter dollars weekly minimum, nor more than eighteen and three-quarter dollars weekly maximum. Indemnity for both total and partial disablement shall not be paid covering the same period of time.

3. Or if such injuries alone shall immediately sever, above the wrist or ankle, one hand and one foot, or both hands or both feet, or the amputation thereof shall solely thereby be rendered necessary and made within ninety days from the date of the accident, or immediately, entirely and permanently destroy, within ninety days from the date of the accident, beyond remedy by surgical or other treatment, the sight of both eyes, the company will pay the insured the sum of five thousand dollars.

4. Or if such injuries alone shall immediately sever, above the wrist or ankle, the right hand or either foot, or the amputation thereof shall solely thereby be rendered necessary and made within ninety days from the date of the accident, the company will pay the insured the sum of twenty-five hundred dollars.

5. Or if such injuries alone shall immediately sever the left hand above the wrist, or the amputation thereof shall solely thereby be rendered necessary and made within ninety days from the date of the accident, the company will pay the insured the sum of twelve hundred and fifty dollars.

6. Or if such injuries alone shall immediately, entirely and permanently destroy, within ninety days from the date of the accident, beyond remedy by surgical or other treatment, the sight of one eye, the company will pay the insured the sum of six hundred and fifty dollars.

7. In addition to the indemnity hereinbefore specifically provided for non-fatal, wholly disabling accidental injuries, the company, in cases other than those resulting in loss of one or both hands, feet or eyes, where, after the expiration of two years' total disability, it is satisfactorily proven that the accidental injuries sustained will alone permanently and entirely disable the insured during life from any and all occupations, will pay to him a sum which, together with the indemnity already paid or due for such injuries, shall amount to twenty-five hundred dollars.

8. Or if such injuries alone shall wholly and continuously disable the insured and result in his death within ninety days from the date of the accident, the company will pay to the beneficiary designated in the copy of the application hereto attached, if surviving, or, in the event of the prior death of said beneficiary, to the legal representatives of the insured, the sum of five thousand dollars.

9. This contract does also, in consideration of the premium, insure the person named *herein as beneficiary* (provided said beneficiary is one person, a female, between the *ages of eighteen* and fifty-six years, physically and mentally sound, and not already an

insured beneficiary or otherwise covered under a contract in this company, and provided said beneficiary is not also directly insured in this company), against disablement, loss of limbs, sight or death, resulting, independently of all other causes, directly from bodily injuries sustained through external, violent and accidental means (suicide, sane or insane, not included), and received by said person while riding as a passenger in or upon a public conveyance propelled by steam, electricity or cable, and provided for passenger service only, as follows: (1) If the loss by actual separation at or above the wrists or ankles, of two entire hands, or two entire feet, or of one entire hand and one entire foot, or if the permanent and irrecoverable loss of the entire sight of both eyes, shall so result within ninety days from the receipt of said injuries, the company will pay the beneficiary herein named two hundred and fifty dollars on the surrender of this contract. (2) Or if death shall so result within ninety days from the receipt of said injuries, the company will pay the insured five hundred dollars on the surrender of this contract.

GENERAL PROVISIONS.

DOCTOR'S BILLS.—If the insured shall suffer an injury caused as provided herein, but which does not result in either total or partial loss of time, but requires medical or surgical treatment, the company will pay the amount actually expended by the insured for such treatment, but not exceeding twelve and one-half dollars.

CERTIFICATE OF IDENTIFICATION AND REGISTRATION.—If the insured shall, by reason of accidental injury as provided herein, during the time this contract is in force, be physically unable to communicate with friends, the company will, upon receipt of a telegram or other message giving this contract number, immediately transmit to the relatives or friends of the insured any information respecting him, and will defray all expenses necessary to put the insured in communication with and in the care of friends, providing such expenses shall not exceed the sum of two weeks' benefit for total disability as provided hereunder.

MANNER OF BENEFIT PAYMENT.—Claims for weekly indemnity for disability lasting more than three months shall be payable at the end of each third month of disability, if satisfactory proof of continued disability is furnished before each payment.

In the event of an accident within the meaning of this contract happening to the insured or beneficiary, written notice containing full name and address of the insured or beneficiary, with full particulars of the accident shall be given within ten days of its occurrence to the company's secretary at Philadelphia, Pa., and on demand such certificates by medical practitioners qualified by law and such other papers of proof of claim as this company may require, shall be furnished by the insured or beneficiary or his or her representatives at his or their own expense. No claim shall be made hereunder unless affirmative proof of claim is furnished within two months from the time of death, or of loss of limb, or of loss of sight of one or both eyes, or of the termination of disability, or of the injury in claims under clause entitled "Doctor's Bills." No legal proceedings for recovery hereunder shall be brought within three months after the receipt of the proof by said secretary, nor at all unless begun within six months from time of death, or loss of limb, or of loss of sight of one or both eyes, or of the termination of disability, or of the injury in claims under clause entitled "Doctor's Bills."

The company shall have the right and opportunity to examine the person or body of the insured or beneficiary in respect to an alleged injury or cause of death as often and in such manner as it requires, and the right and opportunity of an autopsy in case of death.

If the insured is injured after having changed his occupation to one classified by the company as more hazardous than that herein stated, or is injured while doing any act or thing pertaining to any more hazardous occupation, the liability for any loss specified shall be such an amount as the premium paid by him will purchase at the rate fixed by this company for such more hazardous occupation.

This contract does not cover suicide, sane or insane, and does not cover any accident or injury of which there is no external mark on the body of the insured or beneficiary, nor any accident or injury which is contributed to or prolonged by disease or physical or mental weakness in any form.

The insured or his representatives shall not be entitled to receive payment under more than one of the clauses or provisions of a clause in respect of any one accident, except under clauses 1 and 2. No claim in any event against this company shall be valid beyond the death benefit, and any additional policy or policies held by the insured shall be void and all premiums paid for such excess insurance shall be refunded on demand. Fatal or other injuries received while the insured or beneficiary is under the influence of intoxicants or narcotics, or as a consequence thereof, are not covered hereunder.

Any claim hereunder shall be subject to proof of insurable interest. No assignment of interest hereunder shall be valid. Change of beneficiary can be made only upon written request to the company's secretary at Philadelphia, Pa., with return of this contract for proper endorsement hereon of such change over the signature of the company's secretary.

The company may cancel this contract by mailing notice of cancellation to the insured's address appearing on the company's records with its check for the unearned part, if any, of the premium. The insured's liability to contribute to the benefits accrued or to accrue is not limited to a fixed sum. This insurance covers loss from injuries, fatal or otherwise, only when received in, or while traveling in or between the United States, Canada or Europe: excepting Alaska and territory north of the fifty-fifth degree of north latitude and any territory of the United States acquired since 1897.

No agent has the power to waive or alter any of the conditions of this contract. Failure to comply with any of the provisions and conditions of this contract shall invalidate all claims. No waiver shall be claimed by reason of the acts or knowledge of any person, unless specifically authorized in writing over the signature of the company's secretary.

Commercial Travelers Mutual Accident Association of America,

UTICA, NEW YORK.

Commenced Business 1883. HENRY D. PIXLEY, Pres. GEO. S. DANA, Sec.

The certificate, copy of which appears below, is issued to males between ages 18 and 60, inclusive, engaged in commercial traveling.

Entrance fee: $2; annual dues, $1; assessments, $2 each. The highest annual cost to members thus far has been $9.

POLICY FORM.

PRINCIPAL SUM, $5000. WEEKLY INDEMNITY, $25.

The Commercial Travelers Mutual Accident Association of America, home office, Utica, New York, hereby certifies that in consideration of the membership fee paid by him and the statements contained in his application for membership, which statements are warranted to be true and subject to its constitution and by-laws and all conditions hereunto annexed, William Harrison is hereby accepted as a member of this association, and said association does hereby insure him, beginning at twelve o'clock noon, standard time, of the day this certificate is dated, against any one of the bodily injuries hereinafter set forth, which is the direct and approximate result of and which is caused solely and exclusively by external, violent and accidental means, in the following sums respectively:

Loss of life, $5000; loss of both arms, $5000; loss of both legs, $5000; loss of one arm and one leg, $5000; loss of both eyes, $5000; loss of one eye, $1000; loss of one arm, $2500; loss of one leg, $2500.

Provided that such loss occurs within ninety days after the accident which caused it, and provided further, that the word "loss" as herein used in reference to limbs, shall mean actual separation at or above wrist or ankle; and upon payment to said member of either sum above named the liability of this association shall cease and his membership terminated and this certificate of membership shall be null and void.

And this association further insures the said member against loss of time necessarily sustained resulting from bodily injuries other than those above specified, which are the direct result of and are caused solely and exclusively by external, violent and accidental means, and which injuries alone shall immediately and wholly disable and prevent him from the prosecution of his occupation in the sum of $25 per week during the period he is so disabled by the means aforesaid, not, however, exceeding one hundred consecutive weeks from the date of the accident causing such injury, and such sum, when paid, shall be in lieu of all other indemnity.

All sums payable under this certificate are due and payable at the office of this association in Utica, N. Y., ninety days after the filing with the secretary of this association satisfactory proof of the death or injury for which a claim may be made under this certificate.

The amount above specified for loss of life is payable to Florence Harrison, if surviving; or in the event of her prior death to the estate of said member.

In witness whereof, The Commercial Travelers Mutual Accident Association of America, at its office in the city of Utica, N. Y., has hereunto affixed its corporate seal and has by its president and secretary signed and delivered this certificate of membership this first day of April, 1906.

CONDITIONS.

This certificate is issued by this association and is accepted by the member upon the following conditions:

The issue of this certificate cancels any prior certificate issued by this association to the person herein named.

The member to whom this certificate is issued may terminate his membership in this association at any time by declaring his desire so to do, in writing, addressed to the secretary of this association and paying all dues and assessments owing at that time; or by omitting to pay any dues or assessments when due.

This association may terminate his membership at any time and cancel this certificate by the personal service of a written notice of its intention so to do upon the member; or by mailing to him such a notice at the last postoffice address of such member appearing upon the books of this association and by accompanying such notice with the association's check for the amount of the membership fee of $2.

The insurance under this contract does not extend to, or cover, the injuries or death resulting from or caused by gas or poison taken voluntarily, involuntarily or accidentally; or to contact with poisonous substances whether voluntarily, involuntarily or accidentally, or by surgical operations, medical treatment, or to voluntary exposure to unnecessary danger, or negligence of the insured; nor does it extend to, or cover, injuries or death happening while the insured is insane or under the influence of intoxicating drink or narcotics, or in consequence thereof.

Notice of every accident for or on account of which a claim may be made shall be given immediately after it happens to the secretary at Utica, N. Y., in writing, with full particulars of the accident and injury, and failure to give such immediate written notice shall invalidate all claims under this contract which may be made on account of such accident; and unless affirmative and positive proof of the death or injury and that the same resulted from causes covered by this contract shall be furnished within six months of the happening of such accident then all claims based thereon shall be forfeited to the association.

Notice of death for which a claim may be made shall be given in writing to the secretary of the association within ten days from the date of such death, and failure to give such notice within said ten days shall invalidate any claim for loss by death.

No suit shall be maintainable against this association for loss of life, limb or limbs, eye or eyes, unless commenced within one year from the date of the accident causing such loss; or for weekly indemnity unless brought within 14 months from the date of the accident causing the loss of time claimed for.

All weekly indemnity paid to a member for an injury resulting in loss of life, limb, eye or eyes, shall be deducted from the sum payable for any such loss respectively.

This association shall have the right and opportunity to examine the person of the insured when and so often as it requires, in case of injury, and also the right and opportunity to make an autopsy in case of death.

Notice of an assessment or dues, or for any other purpose mailed by this association, postage prepaid, to the insured at the last postoffice address appearing upon the association's books, shall be considered a legal notification of the purposes therein stated, and if it be a notice of an assessment or dues and the same shall not be paid at or before the time limited in said notice for its payment, this contract and all benefits thereunder will be terminated; if payment is made and accepted after the date specified in the notice for the payment of the same, no claim will be allowed for any indemnity, loss, or death happening between the date fixed by said notice for such payment and the date of reinstatement of the member.

This contract is for all purposes deemed to be executed and performed within the State of New York.

Any change of vocation on the part of the insured shall render this certificate void, unless the association after notice of such change shall indorse, in writing, upon the certificate, a consent to its continuance.

The Equitable Accident Company,

BOSTON, MASS.

Commenced Business 1892.
D. T. MONTAGUE, Secretary.

ALBERT C. SMITH, President and Treasurer.
WILLIAM H. JONES, General Manager.

PLAN OF OPERATION.

The company issues six different straight accident policies called the Victor, Combination, Indemnity, Preferred, Select, and Equity, the first three being membership fee policies, and the last three non-membership fee policies. Also three combined health and accident policies called the Ordinary, Sterling and Paragon, all three being membership fee policies, and a health policy called the Special Health, which is a non-membership fee policy.

The Victor policy is sold to all classes and costs $3 per quarter for classes A, A2 and B, and $4 per quarter for all others.

The Combination is sold to all classes and costs $4 per quarter for classes A, A2 and B, and $5 per quarter for all others.

The Indemnity is sold to all classes, costs $2.50 per quarter for classes A, A2 and B, $3 per quarter for all others.

The Preferred and Select are sold to classes A, A2, B and C only and cost $5 per quarter for the Preferred and $6.50 per quarter for the Select. Annual payments, $18 and $25 respectively.

The Equity is sold to all classes and costs $4 per quarter. Annual payments, $15.

The Ordinary and Sterling policies are sold to all classes and cost $3 per quarter for the Ordinary and $4 per quarter for the Sterling.

The Paragon is sold to classes A, A2, B, C and D only and costs $4 per quarter, but additions may be made to this policy so that the cost may be brought up to $25 a year, if that amount of insurance is desired.

The Special Health pays for a limited number of diseases, is sold to all classes on annual payment plan only, and costs $5 per year.

MAXIMUM INDEMNITY.—Death, $5000; weekly, $25 (on Combination and Select, $50).

AGE LIMIT.—Eighteen to sixty-five.

BENEFITS.

CLASS.	Death by Railroad Accident.	Permanent Total Disability.	Death from Accident.	Loss of Both Hands, Feet or Eyes.	Right Hand or Either Foot.	Left Hand or Eye.	Weekly Indemnity Up to 52 Weeks.
	$	$	$	$	$	$	$
A	5,000	2,000	1,000	2,000	1,000	500	20.00
A2	4,000	1,600	800	1,600	800	400	25.00
B	3,000	1,200	600	1,200	600	300	25.00
C	2,000	800	400	800	400	200	18.00
D	1,500	500	250	500	250	125	12.50
D2	1,250	400	200	400	250	100	10.00
E	1,000	400	200	400	250	100	10.00
F	1,000	400	200	400	250	100	7.50
G	1,000	400	200	400	250	100	5.00
H	1,000	400	200	400	250	100	2.50
I	1,000	400	200	400	250	100	1.50

POLICY FORM.—(COMBINATION.)

The Equitable Accident Company, located at Boston, Mass., U. S. A., in consideration of the warranties contained in the application for this policy and the agreement on the part of the applicant to accept the provisions and conditions herein contained, all of

which provisions and conditions are hereby declared to be material parts of this contract, and in consideration of the payment of such premium calls as shall be required by this company upon this policy for the payment of claims, expenses and for the emergency fund, as hereinafter provided, hereby insures John Jacobs, by occupation a broker, and now residing in Boston, county of Suffolk, State of Massachusetts, under classification A, during the continuance of this policy in force, subject to all the provisions and conditions hereinafter set forth, against the results of bodily injury caused solely by external, violent and accidental means, within the intent and meaning of this policy, its provisions and conditions, and will pay him:

1. The sum of twenty-five dollars per week for loss of time (not exceeding 52 consecutive weeks) necessarily sustained and resulting from bodily injury caused solely by the means aforesaid (other than such injury as shall result in the entire loss of one or both hands, feet or eyes), and which shall, independent of any cause whatsoever, immediately, wholly and continuously disable the insured from performing all the duties pertaining to his occupation as above stated.

2. Or if such injury alone shall not cause total disability, as above described, but shall immediately and continuously disable the insured from performing any one or more important duty or duties pertaining to his occupation, as above stated, the company will pay him for loss of time (not exceeding 4 consecutive weeks) a sum not less than one-fifth nor more than four-fifths of the weekly indemnity herein provided for total disability, based on the ratio which the loss of time and consequent loss of income bears to the sum per week herein provided for total disability, provided the income of the assured be diminished by such injury.

3. Or if such injury be received by the insured while riding as a passenger, in a place regularly provided for the transportation of passengers, in a public conveyance using steam, electricity or cable as a motive power, the company will pay him double the weekly indemnity above named in lieu of all other benefits otherwise provided.

4. Or if such injury alone shall immediately sever one hand and one foot or both hands or both feet, above the wrist or ankle, or render necessary the amputation thereof within 90 days thereafter, or shall within 90 days thereafter entirely and permanently destroy the sight of both eyes, the company will pay him if he survive such injury the sum of five thousand dollars.

5. Or if such injury alone shall immediately sever the right hand or either foot, above the wrist or ankle, or render necessary the amputation thereof within 90 days thereafter, the company will pay him the sum of twenty-five hundred dollars.

6. Or if such injury alone shall immediately sever the left hand above the wrist, or render necessary the amputation thereof within 90 days thereafter, the company will pay him the sum of twelve hundred and fifty dollars, or, if such injury alone shall within 90 days entirely and permanently destroy the sight of one eye, the company will pay him the sum of six hundred and fifty dollars, provided, however, that if prior to the accident the insured shall have lost or had only the impaired use of either hand, foot or eye, the loss of the other shall be held to be the loss of one member only, and payment of any such claim shall terminate this policy.

7. Or in the event of non-fatal, wholly disabling, bodily injury, effected through means aforesaid, not resulting in the loss of one or both hands, feet or eyes, if, at the expiration of 52 weeks' disability, it is satisfactorily proven that the injury sustained will alone permanently and entirely disable the insured during life from any and all occupations and vocations, the company will pay him a sum which, together with the indemnity already accrued for such injuries, shall amount to one-half the death benefit herein provided.

8. Or if such injury alone shall, within ninety days from the happening thereof, be the direct and sole cause of the death of the holder of this policy, the company will, in conformity with the provisions and conditions pertaining to this policy, pay the sum of five thousand dollars to Sarah Jacobs, if living, or in the event of her prior death, to the legal representatives of the policyholder; in trust, nevertheless, for his legal beneficiaries, but payment by the company to the legal representatives of the insured shall be a final discharge of all liability under this contract.

This policy is issued by the company and accepted by the insured subject to the following conditions:

(*a*) It is a condition of this policy that the insured shall at all times exercise all possible diligence for his personal safety and protection, properly care for any injury received, and if possible secure the attendance at once of a competent physician or surgeon.

(*b*) If the insured meet with an accident entitling him to a specific sum of money he shall not be entitled to a weekly benefit for the same disability.

(*c*) Notice of any injury for which or for the result of which claim is to be made under this policy shall be given in writing, addressed to the secretary of the company at Boston, stating the full name and address of the insured and beneficiary, with full particulars of the accident and injury, including a statement of the time, place and

cause thereof; and failure to give such written notice within ten days from the date of injury shall invalidate any and all claims under this policy.

(*d*) No claim hereunder, whether for insurance, for accidental death or for indemnity for loss of limb or for loss of sight or for other disabling injury, shall be valid unless sworn proofs thereof shall be filed with the said company within the following limits of time, viz: In case of death, within 30 days from the date thereof; in case of loss of limb, loss of sight, or other disabling injury for which claim may be made for indemnity, within 30 days after such loss of limb or loss of sight; and as to any other disabling injury, within 30 days after such disability shall have terminated.

(*e*) All claims under this policy shall be subject to legal proof of insurable interest and shall be payable at the office of the company in Boston within 90 days after the receipt of satisfactory and sworn proofs of loss, and no action or proceeding at law or in equity for a recovery hereunder shall be commenced until after the expiration of 90 days from date of filing such proof, nor after one year from date of accident or injury.

(*f*) The application for this policy, a copy of which is printed on the back hereof, and the classification of risks of the company, are hereby declared to be material parts of this contract. Fraud, misrepresentation or concealment in obtaining insurance, or attempts by like means to obtain indemnity, shall make this contract and insurance void. Loss or impairment of reason or hearing, loss of hand, foot or sight of eye or eyes shall immediately terminate this insurance, and in such event, any sum standing to the credit of the insured on the books of the company will be returned on demand and surrender of this policy.

(*g*) The company may cancel this policy at any time, by a notice of cancellation given in hand or mailed, postage prepaid, to the insured at the last place of residence supplied to said company, and any moneys deposited with the company for premium calls in advance of the calling thereof will be returned to the insured upon surrender of this policy. Any and all policies which may have been previously issued to the insured are, by the issuance of this policy, hereby canceled and rendered null and void.

(*h*) Any representative of the company shall be permitted to examine the body of the insured in respect to any alleged accidental injury or accidental death, when and so often as he may require, and in case of death the company shall be notified at its office in Boston, Mass., in time that it may send a representative to identify the remains and to hold an autopsy before interment, and the failure to give such notice, or a refusal to allow such examination or an autopsy shall invalidate any and all claims under this policy.

(*i*) Regular premium calls on this policy in amount as stamped on the back hereof will be made quarterly in advance and will be due at noon on the last day of April next and at noon on the last day of every third month thereafter, and any further notice of such regular premium calls is hereby expressly waived by the insured. This insurance shall not take effect until the application is accepted by the secretary and the advance premium call or membership fee paid to the home office or to a duly authorized agent. If any premium call is not paid at the home office or to a duly authorized agent on or before the date the same is due, this contract and all insurance thereunder shall then cease to be in force. An over-due premium call may be paid and the insurance again placed in force, subject to the approval of the secretary, on receipt of the same at the home office; but in case of a reinstatement, indemnity will not be allowed for injuries occurring between the date on which the premium call is due and the date on which the insurance is again placed in force; and such over-due payment will carry the insurance to the end of the current quarter only. The acceptance by the company of a premium call after the same is due shall establish no precedent, nor shall it be deemed a waiver by the company of any provision or condition of this policy. Any notice mailed, postage prepaid, to the last address given the company by the insured, shall be considered a legal notice to him.

(*j*) The total liability of this company on this policy shall not exceed in any event the principal sum herein mentioned; therefore, in case of death claim, any sums previously paid as indemnity shall be deducted from said principal sum. The weekly indemnity payable hereunder shall not exceed the money value of the insured's time, and if the insured has other indemnity insurance, the weekly indemnity payable hereunder shall not exceed a *pro rata* share of the money value of the insured's time.

(*k*) In the event of accidental injury or death resulting from, or caused by or contributed to by riding or driving in races of any kind, either voluntary or unnecessary exposure to danger, sunstroke, freezing, hernia, orchitis and vertigo, fits, somnambulism, riot, dueling, fighting, boxing, wrestling, lumbago, traumatic appendicitis, lifting, choking, entering or leaving, or trying to enter or leave, a moving conveyance propelled by steam, electricity or cable, or in the event of accidental injury or death occurring while the insured is blind, deaf, insane or demented, or in the event of accidental injury or death by drowning or shooting where the facts and circumstances of the alleged accident or death are not established by the testimony of an actual eyewitness, or where in an alleged drowning, other than in shipwrecks at sea, the body is not recovered or identified, or in cases of injury or death resulting from, caused by or contributed to by poison, anything of a poisonous nature or any kind of gas or vapor introduced into the system voluntarily or involuntarily in any form or manner, or injury received while riding in or on other than regular passenger conveyances, propelled by steam, electricity or cable, or while walking or being on a railroad bridge, roadbed or location (railway employees in performance of duty excepted), or while engaged in expeditions in uncivilized portions of the globe, or while doing any act or thing forbidden by law, in all such cases as above enumerated the limitation of the company's liability shall be $250 for accidental death, and for non-fatal injury causing total disability the sum of $5 per week for a period not exceeding 10 consecutive weeks, anything in this contract to the contrary notwithstanding.

(*l*) This insurance does not cover any alleged injury, whether fatal or non-fatal, of which there is no visible mark upon the exterior of the body (the body in case of death not to be deemed such mark), or resulting either directly or indirectly, in whole or in part, from any of the following acts, causes or conditions, or while so engaged or affected: war, suicide or self-destruction or attempt thereof, sane or insane; medical, surgical or mechanical treatment; injury inflicted by the insured or by any person with his consent; the use of intoxicants, narcotics or anaesthetics; bodily infirmity or disease whether aggravated by or caused by an accident; injury received in consequence of violation of law by the insured.

(*m*) The beneficiary named in this policy shall have no vested interest therein, and a release of the company by the policyholder shall bar all further rights of any person claiming hereunder. A member may change the beneficiary hereunder subject to the assent of the president or secretary.

(*n*) If the policyholder receives an injury entitling him to indemnity under this policy while engaged temporarily or otherwise in an occupation, or while performing duties not incident to his occupation as described in his application, but incident to an occupation classed by this company as more hazardous than the one under which this policy is issued, the policyholder or his beneficiary shall only be entitled to the indemnity or death benefit provided in said classification for persons engaged in such more hazardous occupation or exposure; and in the event of such change of occupation, the lower rate only of indemnity or death benefit shall continue until the policyholder shall permanently resume the occupation under which he was insured; provided, however, that the quarterly premium charged for insurance in the more hazardous occupation is greater than that called for by this policy, the indemnity or other benefit payable shall be such proportion of the indemnity or death benefit provided for the more hazardous occupation as the premium called for by this policy bears to the premium charged for insurance in the more hazardous occupation.

(*o*) If the policyholder be injured or killed while engaged temporarily or otherwise in an occupation or while performing duties incident to an occupation not classed by this company, the limitation of the company's liability hereunder shall be $100 for fatal injury and the gross sum of $10 for non-fatal injury, anything to the contrary notwithstanding.

(*p*) If not lapsed or otherwise previously terminated, this policy shall determine and cease to be in force when the policyholder shall attain the age of seventy years.

(*q*) It is agreed by and between the policyholder and this company that an emergency fund, as required by the laws of the Commonwealth of Massachusetts, of not less than the proceeds of one death and disability premium call on all policyholders whose policies are in force, may be accumulated and maintained from the premium calls received by said company to provide for the payment of death and disability claims.

(*r*) The agreement of the insured to accept the provisions and conditions aforesaid and to comply strictly therewith during the continuance of this contract is a condition precedent to the issuance thereof and its validity and enforcement, and no waiver shall be claimed by reason of the acts of any person unless such acts shall be specially authorized in writing over the signature of the secretary of the company.

In witness whereof, The Equitable Accident Company has caused this policy to be signed by its president and secretary, and its corporate seal to be affixed at Boston, Suffolk County, Mass., this first day of April, 1902.

CLASSIFICATION.

The classification of risks of this company is indicated by the letters of the alphabet from A to I inclusive, occupations in class A being considered least hazardous, and occupations in each of the succeeding classes being considered more hazardous than those of the preceding class. Policies are issued in the class in which the occupation of the insured is found.

Death and disabitity benefits based on the hazard of the occupation as determined by the classification of risks of the company are paid in accordance with the following table:

CLASS.	Death from Accident.	Loss of Both Eyes, Hands or Feet, or Hand and Foot.	Loss of Right Hand or Either Foot.	Loss of Left Hand.	Loss of One Eye.	Weekly Indemnity up to 52 Weeks.
	$	$	$	$	$	$
A	5,000	5,000	2,500	1,250	650	25.00
B	3,000	3,000	1,500	750	390	20.00
C	2,000	2,000	1,000	500	195	15.00
D	1,500	1,500	750	375	150	12.50
E	1,000	1,000	500	250	130	10.00
F	750	750	375	187	75	7.50
G	500	500	250	125	65	5.00
H	250	250	125	65	35	2.50
I	125	125	65	35	20	1.00

APPLICATION.

I hereby apply for membership in the above company, said membership to upon the following statements of facts, which I hereby warrant to be true and c agreeing that any untrue or fraudulent statement or the concealment of any fact shall void the policy. I also understand and agree that any statements made any person or by any person to me, shall not bind the company unless written

My habits of life are correct and temperate, and I agree that the policy iss not cover injuries received by me or sickness occurring while under the influen toxicating drinks or narcotics.

I agree that for an injury received in any occupation or exposure classed by t pany as more hazardous than that above stated, I shall be entitled to receive such only as is allowed by the company for injuries received in such more hazardous oc

I hereby agree that the foregoing statements of facts, all of which statements ar declared to be warranties, shall be the basis and form a material part of the between the company and myself. I also agree that this application shall not be upon the company until accepted by the secretary, and that insurance shall d such acceptance.

INDUSTRIAL DEPARTMENT.

POLICY FORM—"POPULAR."

CLASS A, PRINCIPAL SUM, $600. MONTHLY ACC. INDEMNIT MONTHLY PREMIUM, $1. MONTHLY ILLNESS INDEMNITY, $

The Equitable Accident Company, in consideration c warranties contained in the application for this policy ar agreement on the part of the applicant to accept the prov and conditions herein contained, all of which provisions an ditions are hereby declared to be material parts of this con and in consideration of the payment of such premium calls a be required by this company upon this policy for the paym claims, expenses and for the emergency fund, as herei provided,

Hereby insures the person described in said application (hereinafter called the i under classification A during the continuance of this policy in force, subject to visions and conditions hereinafter set forth, against the results of bodily injury solely by external, violent and accidental means, and for loss of time resulti sickness, within the intent and meaning of this policy, its provisions and co until noon of the first day of April, 1906 (and the insurance may be continued payment of premium calls as hereinafter set forth), as follows:

1. (TOTAL ACCIDENT DISABILITY.)—At the rate of sixty dollars per month, for not exceeding twenty-four consecutive months, against total loss of time resulting and independently of all other causes from bodily injuries effected through violent and accidental means, and which wholly and continuously from date of disable and prevent the insured from performing every duty pertaining to any or occupation.

2. (PARTIAL DISABILITY.)—Or, if such injuries shall wholly and continuous date of accident, disable and prevent the insured from performing one or more in daily duties pertaining to his occupation, or in event of like disability immediately ing total loss of time, for the period of such partial disability, not exceeding six (6) tive months, two-fifths of the rate specified in paragraph (1); provided, the m period for which indemnity shall be paid, under paragraphs (1) and (2) hereof, one injury, shall not exceed twenty-four consecutive months.

3. (SPECIFIC TOTAL LOSSES.)—Or, if any one of the following specific tot shall result solely from such injuries within thirty days from date of accident, in lie other indemnity, for loss of life, or both hands, or both feet, or one hand and one entire sight of both eyes, the principal sum; either hand or either foot, one-half p sum; entire sight of one eye, one-third principal sum.

Indemnity for loss of life shall be payable to the beneficiary named in said appl if surviving, otherwise, to the executors or administrators of the insured.

4. (DOUBLE INDEMNITY.)—Or, at the rate of double the sum that would, un terms of this policy, be otherwise payable for any such injuries, if such injuries tained by the insured, while riding as a passenger within the enclosed part of any passenger car provided for the exclusive use of passengers, and propelled by steam compressed air or electricity; or, while riding as a passenger on board a steam licensed for the regular transportation of passengers; and such injuries shall directly to or in consequence of the wrecking of such car or vessel.

5. (SICKNESS INDEMNITY.)—Or, at the rate of forty dollars per month, for the of consecutive days, after the first week, that the insured is necessarily and conti confined within the house, and therein regularly visited by a legally qualified ph by reason of illness that is contracted and begins after this policy has been mai in continuous force for sixty days; or, at one-fifth the above rate for a period not ex two consecutive months; if during convalescense immediately following such ment, or by reason of any non-confining illness, the insured shall be wholly a tinuously disabled from performing every duty pertaining to any business or occu *and require* the regular attendance of such physician; provided, the maximum

for which indemnity shall be paid under this paragraph for any one illness shall not exceed six consecutive months.

6. (TEN PER CENT INCREASE.)—The indemnities above provided (paragraph 4 excepted) shall be increased ten per cent on any claim accruing hereunder if the premium calls hereon are paid annually in advance, or five per cent if paid quarterly in advance, or ten per cent on any claim originating after this policy shall have been maintained in continuous force without default for not less than one year immediately preceding.

CONDITIONS.

(*a*) Disability, or other loss, resulting wholly or in part, directly or indirectly, from sunstroke, freezing, carbuncles, boils, felons, abscesses, ulcers, blood poison or contact with poisonous or infectious substances shall be considered as resulting from sickness, and are covered only under paragraph (5) of this policy, whatever the original cause.

(*b*) In event of injury, fatal or otherwise, of which there shall be no external or visible mark on the body; or injury, fatal or otherwise, due wholly or in part, directly or indirectly, to disease or bodily infirmity; or injury, fatal or otherwise, or disability resulting directly or indirectly, from any gas, vapor, narcotics, anaesthetics or poison; or from rioting or strikes; or from exposure to obvious risk of injury or obvious danger; or death or disability due to or resulting, directly or indirectly, from injuries inflicted upon the insured by himself or by any other person with his consent, or for injuries received while suffering from disease or illness; or while attempting to evade arrest; or while violating the rules of a corporation, or the rules of a public carrier effecting the safety of its passengers; or disability resulting wholly or in part, directly or indirectly, from tuberculosis, rheumatism, paralysis, orchitis, neuritis, hernia, lumbago, lame back, strains, sciatica, vaccination, cancer, vertigo, dropsy, nervous prostration, or from surgical operations for any chronic ailment, then, and in all such cases referred to in this paragraph, the limit of the company's liability shall be one-fifth of the amount which would otherwise be payable under this policy, anything herein to the contrary notwithstanding.

(*c*) Fraud or concealment in obtaining this policy or attempts by similar means to obtain indemnity, shall render this policy null and void, and all payments made shall be forfeited to the company. The application for membership, a copy of which is printed on the back hereof, and the classification of occupations and exposures in use by the company, are hereby declared to be material parts of this contract.

(*d*) If the policyholder is injured after having changed his occupation to one classified by this company as more hazardous than that herein described, or receives an injury while engaged temporarily or otherwise in an occupation, or while performing duties not incident to his occupation as described in his application, but incident to an occupation classed by this company as more hazardous than the one under which this policy is issued, the policyholder or his beneficiary shall only be entitled to the indemnity or benefit provided in said classification for persons engaged in such more hazardous occupation or exposure.

(*e*) The weekly indemnity payable hereunder shall not exceed the money value of the insured's time, and if the insured shall take other accident or health insurance during the continuance of this contract, written notice must be given forthwith to this company at its home office in Boston, and on failure to give such notice the weekly indemnity payable hereunder, shall not exceed a *pro rata* share of the money value of the insured's time.

(*f*) The beneficiary named in this policy shall have no vested interest therein, and a release of the company by the policyholder shall bar all further rights of any person claiming hereunder. A member may change the beneficiary hereunder subject to the assent of the secretary or general manager.

(*g*) This policy shall not insure any person under the age of eighteen or over the age of sixty years when the policy is issued. At the age of sixty-five the sick benefit provisions of this policy shall cease and determine, but the policy may be continued at the same cost to the insured, but paying accident benefits only, until the age of seventy. If not lapsed or otherwise previously terminated, this policy shall determine and cease to be in force when the policy holder shall attain the age of seventy years.

(*h*) The insured shall not be entitled to indemnity for two disabilities at one and the same time, resulting respectively from sickness and accident; in the event that it is uncertain whether a disability is the result of an accident or results from sickness, the medical representative of the company shall decide, and benefits will be paid accordingly.

(*i*) Notice of death or injury or of the beginning of sickness for which, or for the result of which, claim is to be made, must be given in writing to the company at its home office in Boston, Mass., giving the name and address of the insured, and in the event of death of the beneficiary, with full particulars of the injury, sickness or death, and be received there within ten days from the date of the accident or beginning of the sickness, for which claim is made; and failure on the part of the insured or beneficiary to comply strictly with the above notice requirements, shall limit the liability of the company to one-fifth the amount which would otherwise be payable under this policy; provided, however, that failure to give such notice within thirty days from date of accident or beginning of sickness, shall invalidate any and all claims under this policy.

(*j*) No claim hereunder shall be valid unless satisfactory and sworn proofs of loss shall be filed with the company at its office in Boston, within thirty days after death, loss of limb or sight, or in event of a claim for disability within thirty days after such disability shall have terminated.

(*k*) Any representative of the company shall be permitted to examine the body of the insured in respect to any alleged accidental injury or accidental death, when and so often as he may require, and in case of death the company shall be notified at its office in Boston, Mass., in time that it may send a representative to identify the remains and to hold an

autopsy, and the failure to give such notice, or refusal to allow such examination or an autopsy, shall invalidate any and all claims under this policy.

(*l*) All claims under this policy shall be payable at the office of the company in Boston, within thirty days after the receipt of satisfactory and sworn proofs of loss, but no action or proceeding at law or in equity for a recovery hereunder, shall be commenced until after the expiration of ninety days from date of filing such proof, nor after one year from the date of accident, beginning of sickness, or death.

(*m*) Regular premium calls on this policy of $1 each, will be made monthly in advance and will be due at noon on the first day of ..... next, and at noon of the first day of every month thereafter, and any further notice of such regular premium calls is hereby expressly waived by the insured. Each of such payments, if made when due, shall continue the policy in force for a period of one month and at the expiration of the time paid for, the insurance shall cease and determine. An overdue premium call may be paid and the insurance again placed in force, for the balance of the current month, subject to the approval of the secretary, on receipt of the same at the home office, provided the insured is in good health; and such reinstatement shall date from 12 o'clock noon of the day following the receipt of premium, but such reinstatement shall not entitle the insured or beneficiary to indemnity for loss resulting from sickness beginning, or accident occurring, prior to the date or reinstatement, nor for any loss resulting from sickness beginning prior to the expiration of thirty days after such reinstatement. Of the amount of each premium call made on this policy, not exceeding forty-two per cent, may be used for expenses, the balance for the mortuary and emergency funds.

(*n*) All premium calls due hereunder must be paid either at the home office of the company in Boston, Mass., or to a person designated in writing by the company to receive them, and if paid otherwise, such payment shall not be binding upon the company.

(*o*) This insurance shall not take effect until the application is accepted by the secretary and the membership fee paid at the home office or to a duly authorized agent, nor unless on delivery of the policy the insured is in good health, and free from injury. Any notice mailed, postage prepaid, to the last address given the home office by the insured, shall be considered a legal notice to him.

(*p*) The issue of this policy cancels any policy previously issued by the company to the insured. The company may cancel this policy at any time, without prejudice to the rights of the insured to any claim then pending, by mailing notice of cancellation to the insured's address, as it appears on the records of the company, with its check for the unearned parts, if any, of the premium.

(*q*) Monthly premium calls may be deducted at the option of the company from any payment of indemnity for loss of time at the rate of one monthly premium call for each ten dollars, or fraction thereof, of indemnity paid.

(*r*) No agent has authority to change this policy or waive any of its provisions, and any notice to or from an agent, or any knowledge by him, shall not be held to effect a change or a waiver of anything herein, nor shall such notice or knowledge release the insured or beneficiary from a strict compliance with the provisions of this policy.

(*s*) It is agreed by and between the policy holder and this company that an emergency fund, as required by the laws of the Commonwealth of Massachusetts, of not less than the proceeds of one death and disability premium call on all policyholders whose policies are in force, may be accumulated and maintained from the premium calls received by said company, to provide for the payment of death and disability claims.

In witness whereof, the Equitable Accident Company has caused these presents to be signed by its president and secretary; but the same shall not be binding upon the company unless countersigned by its policy writer.

A "Special" policy same as above, but paying for the first week of illness is issued at $1.50 a month, same class, same amounts.

Fidelity Accident and Protective Society.

MERRILL BUILDING, SAGINAW, MICH.

Commenced Business 1899. J. W. FORDNEY, Pres. W. H. HOWLAND, Sec.

Issues the following policies: "Special No. 1," pays sick benefits from date of policy; will be issued when the regular application is accompanied by a certificate of good health and a fee of 75 cents. Cost, 75 cents, in addition to the entrance fee.

"Special No. 2" pays for the first week of illness should claimant be confined to the house for seven consecutive days. Cost, 50 per cent additional premium.

"Special No. 3" pays a funeral benefit of $100, for death from any cause, subject to policy conditions, instead of the regular accidental death benefit, without additional cost, except in Classes H and I, for which 10 cents a month additional is charged.

MEMBERSHIP FEE.—$3, payable once.

AGE LIMITS.—Males, eighteen to fifty-nine, inclusive. For applicants over fifty, add 50 per cent to rates.

REINSTATEMENTS are made upon payment of one monthly premium and a fee of 50 cents to $1.

ACCIDENT INDEMNITY takes effect on date of certificate. Sickness indemnity, sixty days from date of certificate. The first seven days of sickness are not included and the period of indemnity does not exceed six months for sickness.

BENEFITS FOR $1.00 PER MONTH PREMIUM.

(Add 50 per cent to premium where age is above 49 years.)

CLASS.	Monthly Accident Indemnity.	Monthly Illness Indemnity.	Loss of One Hand or One Foot.	Accidental Death or Loss of Two Limbs or Both Eyes.	Cost, Special Policy No. 2.
A.....	$75.00	$50.00	$300.00	$600.00	$1.50
B.....	60.00	40.00	250.00	500.00	1.40
C.....	50.00	40.00	250.00	500.00	1.40
D.....	40.00	35.00	200.00	400.00	1.35
E.....	35.00	35.00	150.00	300.00	1.35
F.....	30.00	30.00	150.00	300.00	1.30
G.....	26.00	30.00	100.00	200.00	1.30
H.....	26.00	30.00	50.00	100.00	1.30
I.....	20.00	30.00	50.00	100.00	1.30

One-third of the principal sum in all classes will be paid for accidental loss of one eye.

ADDITIONAL INSURANCE AND COST.

CLASS.	Monthly Accident Indemnity.	Monthly Illness Indemnity.	Loss of One Hand or One Foot.	Accidental Death or Loss of Two Limbs or Both Eyes.	Regular Policy Per Month.	Cost, Special Policy No. 2.
F.....	$30.00	$30.00	$150.00	$300.00	$1.00	$1.30
	40.00	40.00	200.00	400.00	1.50	1.90
	50.00	50.00	250.00	500.00	2.00	2.50
G.....	26.00	30.00	100.00	200.00	1.00	1.30
	35.00	35.00	150.00	300.00	1.50	1.90
	45.00	40.00	200.00	400.00	2.00	2.50
H.....	26.00	30.00	50.00	100.00	1.00	1.30
	35.00	35.00	75.00	150.00	1.50	1.90
	45.00	40.00	100.00	200.00	2.00	2.50
I.....	20.00	30.00	50.00	100.00	1.00	1.30
	30.00	35.00	75.00	150.00	1.50	1.90
	35.00	40.00	100.00	200.00	2.00	2.50

(Add 50 per cent to above rates where age is above 49 years.)

THE POLICY FORM.—CLASS B.

PRINCIPAL SUM, $500. MONTHLY ACCIDENT INDEMNITY, $60.
MONTHLY PREMIUM, $1. MONTHLY ILLNESS INDEMNITY, $40.

Fidelity Accident and Protective Society of Saginaw, Michigan (hereinafter called the society), in consideration of the policy fee, the premium, and of the statements, warranties and agreements in the schedule endorsed hereon and made a part hereof, which statements the assured makes on the acceptance of this policy and warrants to be true,

Does hereby insure the person described in said schedule, subject to all of the conditions herein contained and endorsed hereon, from 12 o'clock noon, standard time, of the day this contract is dated, until 12 o'clock noon, standard time, of the first day of March, 1905, and for such further periods, stated in the renewal receipts, as the payment of the premium specified in said schedule will maintain this policy and insurance in force, to wit:

(A) (ACCIDENT INDEMNITY.)—At the rate of $60 per month, for a period not exceeding twelve consecutive months, against total loss of time resulting directly and independently of all other causes from bodily injuries effected through external, violent and accidental means, and which wholly and continuously from date of accident disable and prevent the assured from performing every duty pertaining to any business or occupation.

(B) (PARTIAL DISABILITY.)—Or, if such injuries shall wholly and continuously from date of accident disable and prevent the assured from performing one or more important daily duties pertaining to his occupation, or in event of like disability immediately following total loss of time, the society will pay the assured for the period of such partial disability, not exceeding six consecutive months, two-fifths of the rate specified in paragraph (a); provided, the maximum period for which indemnity shall be paid under paragraphs (a) and (b) hereof for any one injury shall not exceed twelve consecutive months.

(C) (SPECIFIC LOSSES.)—Or, if any one of the following specific losses shall result solely from such injuries within ninety days from date of accident the society will pay in lieu of any other indemnity, for loss of life, both hands, both feet, one hand and one foot, entire sight of both eyes, $500; either hand or either foot, $250; entire sight of one eye, $166. Indemnity for loss of life shall be payable to the beneficiary named in said schedule, if surviving; otherwise, to the executors or administrators of the assured.

(D) (DOUBLE INDEMNITY.)—Or, if such injuries are sustained by the assured, (1) while riding as a passenger within the enclosed part of any railway passenger car provided for the exclusive use of passengers and propelled by steam, cable, compressed air or electricity; (2) or, while riding as a passenger on board a steam vessel licensed for the regular transportation of passengers; and such injuries shall be due directly to or in consequence of the wrecking of such car or vessel, then the amount to be paid shall be double the sum that would, under the terms of this policy, be otherwise payable for any such injuries.

(E) (ILLNESS INDEMNITY.)—Or, at the rate of $40 per month, for the number of consecutive days, after the first week, that the assured is necessarily and continuously confined within the house and therein regularly visited by a legally qualified physician, by reason of illness that is contracted and begins after this policy has been maintained in continuous force for sixty days; or, if during convalescence immediately following said confinement, or by reason of any non-confining illness, the assured shall be wholly and continuously disabled from performing every duty pertaining to any business or occupation, and require the regular attendance of such physician, the society will pay him indemnity at one-fifth the above rate for a period not exceeding two consecutive months; provided, the maximum period for which indemnity shall be paid under this paragraph for any one illness shall not exceed six consecutive months.

(F) (TEN PER CENT INCREASE.)—The indemnities above provided (paragraph (d) excepted) shall be increased ten per cent on any claim accruing hereunder if the premiums hereon are paid annually in advance; or, on any claim originating after this policy shall have been maintained in continuous force without default for not less than one year immediately preceding.

(G) Disability or loss resulting wholly or in part, directly or indirectly, from sunstroke, freezing, carbuncles, boils, felons, abscesses, ulcers, blood poison or contact with poisonous or infectious substances is classified as illness and covered only under paragraph (e) of this policy, the original cause thereof notwithstanding.

(H) In event of injury, fatal or otherwise, of which there shall be no external or visible mark on the body; or injury, fatal or otherwise, or disability due wholly or in part directly or indirectly, to disease or bodily infirmity; or injury, fatal or otherwise, or disability resulting directly or indirectly, from any gas, vapor, narcotic, anæsthetic or poison; or from rioting or strikes, or from exposure to obvious risk of injury or obvious danger; or death or disability due to or resulting, directly or indirectly, from injuries intentionally inflicted upon the assured by himself or by any other person, or from injuries inflicted upon the assured by himself or received by him while insane; or while under the influence of any intoxicant or narcotic; or while suffering from disease or illness; or while attempting to evade arrest; or while violating law; or while violating the rules of a corporation, or the rules of a public carrier affecting the safety of its passengers; or disability or illness resulting wholly or in part, directly or indirectly, from tuberculosis, rheumatism, paralysis, orchitis, neuritis, hernia, lumbago, lame back, strains, sciatica, vaccination, any venereal disease, dementia, insanity, or from surgical operation for any chronic ailment,—then, *and in all such cases* referred to in this paragraph, the limit of the society's liability shall *be one-fifth of the* amount which would otherwise be payable under this policy, anything *herein to the* contrary notwithstanding.

(I) (NOTICE OF DISABILITY.)—Written notice of any injury, fatal or non-fatal, or of any illness for which claim can be made, must be given to the society at Saginaw, Michigan, within ten days from date of accident or beginning of illness. Failure on the part of the assured or the beneficiary to comply strictly with said notice requirement shall limit the liability of the society to one-fifth the amount which would be otherwise payable under this policy.

(J) Affirmative proof of any injury, fatal or non-fatal, or of any illness for which claim can be made, must be furnished to the society at Saginaw, Michigan (on blanks provided by the society), within thirty days from date of death, loss of limb or of sight, or of the termination of disability; provided, that such proof as to injury must affirmatively establish the fact that such death, disability or loss resulted directly and independently of all other causes from bodily injuries effected through external, violent and accidental means. No action at law or in equity shall be maintainable before three months or after six months from the date on which this paragraph provides that said affirmative proof must be furnished to the society. Any claim not brought in conformity with the provisions of this paragraph shall be forfeited to the society.

(K) An agent has no authority to change this policy nor to waive any of its conditions. This policy is issued subject to the payment of such premiums as are required by the society should it be found that the regular premiums are insufficient. Notice to or from any agent or knowledge acquired by him shall not be held to effect a change or waiver of this policy or any condition thereof. No assignment or change of this policy or waiver of any of its conditions shall be valid unless agreed to in writing by the president, vice-president or secretary of the company and endorsed hereon.

CONDITIONS.—This policy is issued to and accepted by the assured subject to the following conditions: If the payment of any renewal premium shall be made after the expiration of this policy or of the last renewal receipt, neither the assured nor the beneficiary will be entitled to recovery for any accidental injury happening between the date of such expiration and 12 o'clock noon, standard time, of the day following the date of such renewal payment; nor for any illness originating before the expiration of thirty days after the date of such renewal payment. The acceptance of any renewal premium shall be optional with the society. (2) The society shall have the right and opportunity to examine the person of the assured in the event of his injury or illness when and so often as it requires; and, in case of death it shall also have the right and opportunity to make an autopsy. Refusal to permit such examination or autopsy shall invalidate any and all claims hereunder. The consent of the beneficiary shall not be requisite to a surrender of this policy nor to a change of beneficiary. The issuance of this policy cancels all policies of prior date issued by the society to the assured. (3) The society may cancel this policy at any time, without prejudice to the rights of the assured to any claim then pending, by written notice of cancellation served upon or mailed to the address of the assured as it appears of record with the society, together with the society's check for the unearned portion, if any, of the premium paid, which check shall be sufficient tender. (4) Indemnity will not accrue hereunder in excess of the time the assured is, by reason of injury or illness, under the professional care and regular attendance of a legally qualified physician or surgeon. If the assured is disabled by injury or illness for more than thirty days, he or his representative shall, as a condition precedent to recovery hereunder, furnish the society, every thirty days, with a report in writing from his attending physician or surgeon, fully stating the condition of the assured and the probable duration of his disability. (5) The society may, at its option, deduct at the rate of one monthly premium for each ten dollars of indemnity from any sum payable under paragraphs (a), (b), (d) or (e) to be applied as advance premiums. (6) The premiums hereon must be paid either at the home office of the society, Saginaw, Michigan, or to a person designated in writing by an officer of the society to receive them; and if paid to any other person, such payments shall not be binding on the society.

WARRANTIES IN APPLICATION.

I understand and agree, (1) that if I contract illness or am injured, fatally or otherwise, after having changed my occupation to the one classified by this society as more hazardous than that herein stated, or if I am injured while doing any act or thing pertaining to any occupation so classified, the liability of the society shall be only for such proportion of the principal sum or other indemnity as the premium paid by me will purchase at the rates fixed by this society for such more hazardous occupation; (2) that the insurance shall not exceed the amount of my average wages, or money value of my time; (3) I expressly waive, on behalf of myself or any other person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

I understand and agree, that the insurance is not effective until the policy has actually been issued by the society and the policy fee or premium paid; that the society is not bound by any knowledge of or statements made by or to any agent unless written hereon. I further agree to accept the policy subject to all its provisions, conditions and limitations and pay the monthly premium of $1 in advance, without notice.

Fraternal Protective Association, Inc.,

18 TREMONT STREET, BOSTON, MASS

Commenced Business 1904. WM. F. JARVIS, Pres. ALFRED H. LADD, Secy.

Furnishes accident, sickness and life insurance to members of the I. O. O. F., not over sixty years of age.

MEMBERSHIP FEE.—One quarterly payment.

BENEFITS.—Accident benefits are paid for fifty-two weeks, full benefit for each and every week. Sick benefits are paid at half benefit for first week (if sick seven days only), full benefit for following fifty-one weeks. Policy also pays partial disability benefits for either accident or sickness. Special travel accident benefit of fifty dollars a week, all classes. Ten per cent increase in all weekly benefits after membership of one year, all classes, accident benefits date from day of issuance of policy, sick benefits after thirty days' membership.

PREFERRED POLICY.—Full benefits for rheumatism and la grippe, all other benefits same as ordinary policy at a slight increase of cost.

SPECIAL PERFECT POLICY.—Full benefits for all accidents, every form of sickness, for each and every week for a full year, benefits go into effect at date of issuance of policy, after first week fractional parts of a week, after one year membership ten per cent increase in all weekly benefits, special travel accident benefits, costs $1 quarterly above rate given in table.

A metal identification badge is furnished free with each policy.

TABLE OF RATES AND BENEFITS.

CLASSES.	WEEKLY INDEMNITY.							
	ACCIDENTS, STEAM, ELECTRIC, CABLE OR COMPRESSED AIR CARS, STEAMBOATS, FERRYBOATS, PASSENGER ELEVATOR, BURNING PUBLIC BUILDINGS.				ORDINARY ACCIDENTS.			
	TOTAL DISABILITY.		PARTIAL DISABILITY.		TOTAL DISABILITY.		PARTIAL DISABILITY.	
	1st Year.	2nd Year.	1st Year.	2nd Year.	1st Year.	2nd Year.	1st Year.	2nd Year.
	$	$	$	$	$	$	$	$
1.....	50.00	55.00	25.00	27.50	25.00	27.50	12.50	13.75
2.....	50.00	55.00	25.00	27.50	22.50	24.75	11.25	12.37
3.....	50.00	55.00	25.00	27.50	20.00	22.00	10.00	11.00
4.....	50.00	55.00	25.00	27.50	17.50	19.25	8.75	9.63
5.....	50.00	55.00	25.00	27.50	15.00	16.50	7.50	8.25
6.....	50.00	55.00	25.00	27.50	12.50	13.75	6.25	6.88
7.....	50.00	55.00	25.00	27.50	10.00	11.00	5.00	5.50
8.....	50.00	55.00	25.00	27.50	7.50	8.25	3.75	4.12
9.....	50.00	55.00	25.00	27.50	5.00	5.50	2.50	2.75

TABLE OF RATES AND BENEFITS.

CLASSES.	WEEKLY INDEMNITY. SICKNESS. TOTAL DISABILITY. 1st Year.	TOTAL DISABILITY. 2nd Year.	PARTIAL DISABILITY. 1st Year.	PARTIAL DISABILITY. 2nd Year.	Death by Accident.	Death from Sickness.	Total and Permanent Disability by Accident.	Estimated Cost per Quarter.
	$	$	$	$	$	$	$	$
1.....	20.00	22.00	10.00	11.00	200.00	100.00	300.00	6.00
2.....	20.00	22.00	10.00	11.00	200.00	100.00	300.00	5.50
3.....	20.00	22.00	10.00	11.00	200.00	100.00	300.00	5.00
4.....	17.50	19.25	8.75	9.63	200.00	100.00	300.00	4.50
5.....	15.00	16.50	7.50	8.25	200.00	100.00	300.00	4.00
6.....	12.50	13.75	6.25	6.88	200.00	100.00	300.00	3.50
7.....	10.00	11.00	5.00	5.50	200.00	100.00	300.00	3.00
8.....	7.50	8.25	3.75	4.12	100.00	100.00	200.00	2.50
9.....	5.00	5.50	2.50	2.75	100.00	100.00	200.00	3.00

DISABILITY INSURANCE CERTIFICATE, CLASS 1.

DEATH BY ACCIDENT, $200. DEATH BY SICKNESS, $100. WEEKLY INDEMNITY, ACCIDENT, $25. WEEKLY INDEMNITY, SICKNESS, $20

The Fraternal Protective Association (Incorporated), Boston, Mass., in consideration of the statements and agreements contained in the application for membership which are hereby made a part of this contract, the payment of the membership fee, the further payment on the first business day of March, June, September and December of each and every year during the continuance of this contract, of the regular quarterly dues and such death and disability assessments as may be made upon this certificate,

Hereby accepts and receives as a member of this association John Eggers, of Elizabeth, County of Union, State of New Jersey, subject to the conditions attached to or contained herein, and agrees within ninety days after receipt of satisfactory proof of the death of said member, to pay to his legal beneficiary or beneficiaries, the sum of one hundred dollars.

If the said member shall receive accidental injuries as hereinafter stated, which alone and independently of all other causes shall result in his death within ninety days from the date of the happening thereof, it will pay in lieu of the above named benefit, the sum of two hundred dollars.

If said member shall receive accidental injuries as hereinafter stated, which shall totally and permanently disable him from performing any kind of business or labor, it will pay to said member, in lieu of all other benefits, the sum of three hundred dollars, such disability to be determined by the directors of said association, and the payment of said benefit shall terminate this certificate.

SICK BENEFITS.—The amounts named in this certificate for sickness shall be payable only in case the insured shall be under the care of a duly qualified physician or surgeon, and receive proper medical attendance. The benefits named are payable for total and partial disability, where partial disability follows a period of total disability. Benefits for sickness are not paid for any disability which commences or occurs during the first thirty days' membership, and one-half benefits only for the first week's sickness in every case. The weekly benefits for any disability caused by or resulting from rheumatism or la grippe shall be one-half of those named in this certificate for sickness.

TOTAL DISABILITY.—If said member shall be totally disabled and incapacitated from following his usual occupation or any other labor, business or employment by reason of sickness with a pronounced disease requiring the regular and frequent professional attendance of a physician, it will pay to said member the sum of twenty dollars per week during the continuance of said total disability and medical attendance, but not exceeding fifty-two weeks.

PARTIAL DISABILITY.—If sickness as aforesaid shall cause partial disability following a period of total disability, he shall be entitled to receive a partial disability indemnity, the amount per week and the duration thereof to be determined by the board of directors, but not to exceed ten dollars per week, provided, that in no event shall a member be indemnified for sickness for either total or partial disability or both for more than fifty-two weeks.

It is further understood and agreed that the indemnity or benefit payable under the

terms of this certificate shall not be greater than the amount realized from one full assessment upon all holders of certificates in good standing at the date of such death or disability.

The benefits, privileges and conditions contained on the following pages are hereby made a part of this contract.

In witness whereof, The Fraternal Protective Association (Incorporated) has caused this certificate to be signed by its president and secretary at Boston, Massachusetts, this first day of April, in the year one thousand nine hundred and six, at 12 o'clock noon.

BENEFITS AND PRIVILEGES.

ACCIDENT BENEFITS.—The accidental benefits named in this certificate shall be payable only in case the insured shall sustain bodily injuries solely through external, violent and accidental means, leaving upon the body visible marks of contusion or wound, and requiring regular and frequent attendance of a physician or surgeon.

TOTAL DISABILITY—ORDINARY.—The said association further agrees that if said member shall receive accidental injuries as aforesaid causing total disability, which shall prevent him from performing any of the duties of his usual occupation or any business or labor, it will pay to said member the sum of twenty-five dollars per week, during the continuance of said disability, but not exceeding fifty-two weeks.

SPECIAL BENEFIT—TOTAL DISABILITY.—The said association further agrees that if said member shall receive accidental injuries (1) while riding as a passenger in any railway passenger car operated by steam, cable, compressed air or electricity, or (2) while riding in a regular passenger elevator, or (3) while traveling as a passenger and on board a steam vessel of any regular line for the transportation of passengers, or (4) in consequence of the burning of a public building in which the insured shall be at the commencement of the fire, the amount to be paid, in lieu of all other benefits, shall be the sum of fifty ($50) dollars per week for the number of weeks such injuries totally disable him, not exceeding ten (10) weeks; provided such injuries leave upon the body visible marks of contusion or wound.

SPECIAL BENEFIT—PARTIAL DISABILITY.—The said association further agrees that if said member shall receive accidental injuries as aforesaid which shall immediately partially disable him from performing a majority of the duties of his usual occupation as stated in his application, he shall be entitled to receive, in lieu of all other benefits, an amount not exceeding twenty-five ($25) dollars per week and not exceeding fifteen weeks —the amount of indemnity to be determined by the directors of said association, based upon the nature and severity of the injury, and the consequent effect upon the occupation of the insured. The special benefits named above shall not apply to accidents happening while the insured is boarding or alighting from or is upon he steps of any public conveyance.

EMERGENCY BENEFIT.—It is further understood and ageed that if while this certificate is in full force and effect the member insured hereunder shall by reason of sickness or accident be admitted to any hospital for treatment, the association will, upon request of said member, guarantee to such hospital the expense of such treatment, equal to but not exceeding the amount of weekly indemnity provided for in this certificate, and the amount actually paid shall be deducted from the amount of sick or accident benefits due said member.

NON-FORFEITURE BENEFIT.—It is further understood and agreed that if any quarterly dues or assessments shall fall due and remain unpaid while a member is disabled by sickness or accident, the benefits provided for in this certificate will not be forfeited, but the amount of such quarterly dues or assessments will be deducted from the amount of benefits to which the member is entitled hereunder.

RE-INSTATEMENT PRIVILEGE.—Failure to pay the regular quarterly dues of one dollar when due or any assessment within thirty days from the date of notice thereof, renders this certificate null and void, but the member may be re-instated upon furnishing to the secretary of this association satisfactory evidence of good health, but such re-instatement shall not entitle the member to indemnity for any disability occurring between the dates of lapse and re-instatement. The mailing of notice of assessments addressed to the last given post-office address of the member shall be considered a legal notification.

INCREASED BENEFITS.—It is understoood and agreed that for any disability commencing after this certificate shall have been continuously in force for a period of one full year from its date, the weekly indemnities referred to in this certificate will be increased ten per cent.

CONDITIONS.

1. To be entitled to the weekly indemnities provided for by this certificate, the member must be disabled for at least seven consecutive days, and be regularly and frequently attended by a registered physician or surgeon during disability.

2. Unless written notice of disability shall be received at the home office at Boston, Mass., within fourteen days from the commencement thereof, the weekly indemnity shall not commence more than seven days prior to the time such notice is received.

3. In the event that this association and the assured or beneficiary disagree as to the liability of this association under this certificate, it is agreed, and this certificate is issued upon the express condition, that such liability and the amount thereof, shall be determined by arbitration; the board of arbitrators to consist of three members of the Order of Odd Fellows, one to be appointed by the association, one by the claimant or his beneficiary, and the third shall be the Noble or Vice-Grand of a Lodge mutually agreed upon by the arbitrators previously chosen, and no legal proceedings for recovery under this certificate shall be brought until the expiration of ninety days after receipt by the association of acceptable proofs of loss, and a request in writing, in case of disagreement, to arbitrate, *and a refusal* by the association to arbitrate; and the association shall not be liable in *any legal proceedings* unless said proceedings are commenced within one year from date

of the disability, and no suit shall be brought in any case except to enforce payment of the award of said arbitrators, unless the association, having been requested so to do in writing, refuse to arbitrate.

WARRANTIES IN APPLICATION.

I hereby apply for a certificate in the above-named association, said certificate to be based upon the following statement of facts, which I warrant to be true and complete. I agree that any statements made by me to the solicitor of this application shall not bind the association unless written hereon; that this application shall not be binding upon the association until accepted by the secretary; and that this certificate shall not be in force until actually issued from the office in Boston; that this application is made subject to the conditions and agreements contained in the certificate, and that said certificate shall not be binding upon the association unless at the time of its delivery I am in good health, and the required payments made.

And I hereby agree (1.) That if a certificate is granted upon this application, no claim for indemnity shall be presented or allowed for any sickness, ailment or infirmity directly or indirectly resulting from or caused by any sickness, ailment or infirmity existing prior to the issuance of the certificate.

2. I understand and agree that for any injury received in any occupation or exposure, while temporarily or otherwise engaged therein, which is rated by the association as more hazardous than the class in which I am accepted, I shall be entitled to receive such an amount only as is allowed by the association at the date of this application, for injuries received in such more hazardous occupation or exposure.

3. That no claim for indemnity shall be made for any disability where there shall be no external or visible sign or symptom of disease or bodily injury, or for any disease, the nature, cause or name of which is unknown or incapable of direct or positive proof, or from any self-inflicted injuries or abuses, or for abuse or disease of the genital organs, or for illegal acts, or for acts committed while under the influence of intoxicating liquors, or for disease not totally disabling, or for disability incurred while engaged in employments not insurable, under the certificate issued hereon.

4. That if any of the statements, representations or answers made herein are not true, full and complete, all rights to the benefits named in my certificate shall be null and void, and all money paid by me to the association forfeited.

Iowa State Traveling Mens Association,

DES MOINES, IOWA.

Commenced Business 1880. H. B. HEDGE, Pres. L. C. DEETS, Sec'y-Treas.

This association is operated on the assessment plan and issues insurance to men between ages eighteen and fifty-five, engaged in traveling, mercantile pursuits. The annual dues are $1 and the membership fee $4. Thus far the cost of insurance has never exceeded $9 per annum.

The certificate of membership does not contain the terms and conditions of the contract of insurance, these being in the by-laws of the association.

COPY OF CERTIFICATE OF MEMBERSHIP.

PRINCIPAL SUM, $5000. WEEKLY INDEMNITY, $25.

The Iowa State Traveling Mens Association, Des Moines, Iowa, by this certificate of membership certifies: That James Martinson is a member of the said Iowa State Traveling Mens Association, and is entitled to such benefits as may be provided in and by the articles of incorporation and by-laws of said association in force and effect at the time the accident occurs from which a claim for benefits arises; and by the acceptance of this certificate he agrees to the several provisions and conditions of the said articles of incorporation and by-laws as from time to time they may be amended or changed.

In witness whereof, The Iowa State Traveling Mens Association at its home office in Des Moines, Iowa, has caused this certificate to be signed by its president and secretary, and its corporate seal to be hereunto affixed this first day of April, A. D. 1906.

BENEFITS, AS STATED IN THE BY-LAWS.

Article VI. Section 1. Whenever a member of this association in good standing shall, through external, violent and accidental means receive bodily injuries which shall, independently of all other causes, immediately and wholly disable him from transacting any and every kind of business pertaining to his occupation, as shown by the records of this association, he shall be paid for the loss of time occasioned thereby, the sum of twenty-five dollars per week, not exceeding fifty-two consecutive weeks. Provided, however, that the said member shall give or cause to be given, due notice in writing to the secretary of the association, of the said accident, within fifteen days from the happening thereof, and provided, further, that the said injured member shall, within thirty days after the said disability ceases, furnish the board of directors with affirmative proof in writing of the duration of the disability, and of the nature, cause and effect of the injury sustained, and such other proofs as may be required by the said board of directors from time to time. Any member who shall file a claim with the said officers before his total disability ceases, shall by so filing his said claim waive all rights to additional benefits thereunder, and shall not be entitled to receive benefits on account of any additional loss of time to that stated in his said proofs of disability so filed before his total disability ceased.

Sec. 2. Whenever a member in good standing shall, through external, violent and accidental means, receive bodily injuries which shall, independently of all other causes, result in death within twenty-six weeks from said accident, the beneficiary named in his application for membership, or his heirs, if no beneficiary is named therein, shall be paid the proceeds of one assessment of two dollars upon each member in good standing, but in no case shall such payment exceed the sum of five thousand dollars, which shall be in full satisfaction of all liability to the said deceased member, his beneficiary, heirs, or legal representatives, and shall be in lieu of the weekly indemnity due said member, but there shall be deducted from the said five thousand dollars all weekly indemnity paid such deceased member within twenty-six weeks immediately prior to the death of the said member. Provided, further, that the association shall in no event be liable to any beneficiary, heir or legal representative for any claim arising from the death of a member as aforesaid, unless such member, his beneficiary, heirs or legal representative give written notice to the secretary of the association of the accident causing the death, within fifteen days after the happening of said accident, which notice shall state the full name of the member and contain full particulars of such accident, and shall also within sixty days from the time of such death furnish the board of directors with affirmative proof in writing of the death, and of its being the proximate result of external and accidental means.

Sec. 3. Whenever a member through external, violent, or accidental means, receives bodily injuries, which shall, independently of all other causes, result in the severance, within twenty-six weeks from the date of said accident, of either an entire hand or an entire foot, the said member shall receive as indemnity, a portion of the proceeds of one assessment, a sum equal to one-fourth the amount collected from one assessment for one death, not exceeding in any event the sum of twelve hundred and fifty dollars. Or, if such accident shall result in the severance, within twenty-six weeks from the date of said accident, of two entire hands or two entire feet, the said member shall receive as indemnity a portion of the proceeds of one assessment, a sum equal to the amount collected from one assessment for one death, not exceeding in any event the sum of five thousand dollars. Or, if such accident shall result in the severance, within twenty-six weeks from the date of said accident, of one entire hand and one entire foot, the said member shall receive as indemnity a portion of the proceeds of one assessment, a sum equal to one-half the amount collected for one death, not exceeding in any event the sum of two thousand five hundred dollars. Or, if such accident shall result in the loss, within twenty-six weeks thereafter, of the entire sight of both eyes, the said member shall receive as indemnity a portion of the proceeds of one assessment, a sum equal to the amount collected for one death, not exceeding in any event the sum of five thousand dollars. Or, if such accident shall result in the loss, within twenty-six weeks thereafter of the entire sight of one eye, the member shall receive as indemnity a portion of the proceeds of one assessment, a sum equal to one-fourth the amount collected for one death, not exceeding in any event the sum of twelve hundred and fifty dollars. Or, if such accident shall, alone, in the judgment of the medical examiner and of the board of directors of the association, cause total disability and render the member unable to perform any duties or follow any occupation for a period of two years and over, then the said member shall receive as indemnity a portion of the proceeds of one assessment, a sum equal to one-half the amount collected for one death, not exceeding in any event, the sum of two thousand five hundred dollars. Provided, notice of accident is given in each case as required in section 1 of this article.

Sec. 4. No action of any kind or character shall be commenced in any court against the association to recover any benefit or indemnity provided for in this article unless the same shall be commenced within eighteen months after time of the accident, and after said period of eighteen months all liability of this association to such member, beneficiary or heirs for indemnity and benefits on account of such accident shall cease and end.

Sec. 5. This association shall in no event be liable to any member or beneficiary for any benefit or indemnity provided herein greater than the amount collected from one assessment of two dollars on each member in good standing.

Sec. 6. The association shall not be liable to any member or beneficiary for any indemnity or benefit for any accident to a member while the said member is in any degree under the influence of intoxicating liquors, or narcotics, or which shall happen on account of, by reason of, or in consequence of the use thereof; nor shall the association be liable for any disability or death occasioned by the excessive use of, or overdose of morphine, or other narcotic or poison, whether taken with suicidal intent or otherwise, and such excessive use or overdose of morphine or any other narcotic or poison, shall not be construed as an accident within the meaning of these by-laws; nor shall this association be liable in any manner to any member or beneficiary, for any indemnity or benefit for accidental death, loss of limb, of sight, disability resulting wholly or partially, directly or indirectly, from any of the following causes, conditions or acts, or when the member is under the influence of, or affected by any such cause, condition or act, to-wit: disease, bodily or mental infirmity; hernia; orchitis; fits; vertigo; sleep-walking; medical or surgical treatment or amputation (amputation necessitated solely by injuries sustained and made within twenty-six weeks after the accident excepted); voluntary taking of poison; contact with poisonous ivy; intentional injury inflicted by the insured; voluntary over-exertion; wrestling; racing; suicide, while sane or insane. Each of the foregoing causes, conditions or acts are expressly exempted from all the provisions of these by-laws granting to members or beneficiaries thereof, benefits or indemnities. Provided, further, that the association shall not be liable under the provisions of sections one, two or three of this article, for any injury to a member, whether resulting in death or otherwise, intentionally inflicted upon the members by another person in or by reason of any altercation, brawl, or fight, provoked by the member; nor for any injury received while violating the law; nor for any injury resulting from the discharge of fire arms where there is no eye witness to the discharge except the member himself; nor shall the association be liable for indemnity for any death from apoplexy or heart failure caused by accidental injury; nor for indemnity for any death, caused by the inhalation of illuminating gas or the taking of poison.

Sec. 7. This association shall not be liable to any member or to his beneficiary or heirs for any benefit or indemnity in these articles provided, unless the notices of the happening of the accident and proofs of disability or death are given and furnished this association within the several periods of time fixed by sections 1, 2 and 3 hereof. Any member, beneficiary or heir failing to so furnish the said notices and proof within the said period of time shall thereby forfeit all rights to said benefits, and this association shall, upon said failure to so give the said notices and furnish said proofs thereby, without any acts of its officers so declaring, be released from any and all liability to the said member, his beneficiary or heirs, on account of such accident.

Sec. 8. No officer of this association, or other person, shall have any power or authority to, in any manner, waive any of the provisions of this article.

Sec. 9. It is expressly understood and agreed that the association may cause all proper investigation to be made touching any injury to any member for which a claim has been or may be made, including medical and post mortem examinations, and that such inves-

tigation shall not be construed as a waiver of any of the provisions or conditions of the articles of incorporation or by-laws.

MISREPRESENTATION, ETC.

Article VII. Section 1. Falsehood, misrepresentation, prevarication, fraud or concealment, by or on the part of the member, or by any other person through his procurement, or arrangement, or by his beneficiary, in order to obtain any benefits by reason of his membership, or any failure to comply with the requirements of the by-laws of the association, shall render void any certificate of membership and defeat any claims thereunder, and all such cases shall be decided by the board of directors.

EXPULSION.

Article VIII. Section 1. The board of directors, upon receipt of information or charges that any member has been convicted of any felony or any other indictable offense by any court of competent jurisdiction, or is guilty of fraud, habitual drunkenness, or of abusing his privileges as a member, or of any other act or thing incompatible with the objects of this association, or tending to increase the risk of his insurance, may summon such member to appear before them and answer such information or charges. Such summons shall briefly state the substance of the information or charges, and shall state the time and place for such member to appear, which time shall not be less than ten days from the date of serving or mailing such summons. Such summons shall be served either personally or by mailing the same to him at his postoffice address as it appears upon the books of the association. The member shall be heard in person or by attorney and may offer witnesses or produce any proper evidence, after which, if judged guilty by the board of directors, he may be expelled from the association by a two-thirds vote of the board of directors present in favor of such expulsion.

Sec. 2. Failure or neglect to respond to the summons of the board of directors on the part of any member, or if any member shall suddenly and without just and proper motives, remove to other parts, known or unknown, shall operate as *prima facie* evidence of guilt, and he shall be expelled from the association.

Sec. 3. If the board of directors shall be cognizant of any misconduct or malfeasance in connection with any officer of the association, or if such shall be certified to them as provided in section 1 of this article, they shall hold a meeting at which at least ten members of the association, previously notified by the secretary, shall attend, and such members shall constitute a quorum for the hearing of the case, and if the party shall be adjudged guilty he shall be expelled from the association, two-thirds of the members of such court voting in favor of such expulsion. His office shall be declared vacant, and filled by appointment of the board of directors, but the same provisions with reference to appeal shall apply as provided in section 4 of this article.

Sec. 4. In all cases of expulsion of members or officers the person so accused shall have the right of appeal to the association in regular meeting.

WARRANTIES IN APPLICATION.

I do warrant the above statements to be true, and I hereby agree with the said association that I will comply with the requirements of its articles of incorporation and by-laws, which, with this declaration, shall be the basis of membership between myself and the said association. I also agree that the said association shall not be liable under its certificate of membership in any manner, except for bodily injuries sustained through external, violent and accidental means, nor shall said association be liable for any injuries sustained by me while in any degree under the influence of intoxicating liquors or narcotics, or which shall happen on account of, by reason of, or in consequence of, the use thereof; nor for accidental death, loss of limb or sight, disability resulting wholly or partially, directly or indirectly, from any of the following causes, conditions or acts, or when I am under the influence of or affected by any such cause, condition or act, to-wit: Disease, bodily or mental infirmity; hernia; orchitis; fits; vertigo; sleep-walking; medical or surgical treatment or amputation (amputation necessitated solely by injuries sustained and made within twenty-six weeks after the accident, excepted); voluntary taking of poison; contact with poisonous ivy; intentional injury inflicted by me; voluntary over-exertion; wrestling; racing; suicide, while sane or insane.

And I also agree that this application does not entitle me to any benefits for, or on account of any injuries sustained by me before it is accepted by the board of directors. I also agree that the board of directors of said association may, at any time, terminate my membership in said association and cancel my certificate thereof; but if it be so done the board shall cause the secretary or other proper officer to mail to me by registered letter, to my address, as given by me to the association, a notice of such termination and cancellation within three days after such action is taken. In the event of such action by the board I shall have the right to withdraw the *pro rata* part of any assessment that I have paid and that has not been fully earned.

I also agree that my physicians shall give their evidence with respect to any accidental injuries received by me, whenever so required, hereby waiving my right to claim the same to be privileged communications, under any and all provisions of law or rules of evidence. I also agree that if accepted as a member of The Iowa State Traveling Mens Association the benefits to be paid shall be those only which may be provided for in and by the articles of incorporation and by-laws of said association in force and effect at the time the accident occurs from which a claim for benefits arises, and I further agree to the several provisions and conditions of the said articles of incorporation and by-laws as from time to time they may be changed or amended. I further agree if this application is accepted to notify said association should I secure additional accident insurance in the future, failure to do which shall invalidate any claim on account of injury received during such default.

The Loyal Protective Association,

BOSTON, MASS.

Commenced Business, 1895. S. AUGUSTUS ALLEN, President.
FRANCIS R. PARKS, Secretary.

This association is incorporated under the laws of Massachusetts for the purpose of furnishing protection against accident, sickness and death to Odd Fellows under fifty years of age.

PREMIUMS.—Membership fee of $5 and one quarter's dues must accompany application.

BENEFITS.—Accident benefits are paid for 104 weeks, one-half benefits for the first week and full benefits for the next 51 weeks, and one-half benefits for the next 52 weeks, 104 weeks in all. Sick benefits are paid at half rate for first week, full rate for the next 25 weeks and half rate for remaining 26 weeks, 52 weeks in all. For partial disability benefits, see certificate. Double benefits are paid for travel accidents. An identification badge goes with each certificate.

TABLE OF BENEFITS AND RATES.

Class.	Weekly Indemnity.			Immediate Benefit of Total and Permanent Disability.	Death Benefit.		Estimated Quarterly Cost.
	Travel Accident Total Disability.	By Accident.	By Sickness.		By Accident.	By Sickness.	
A.....	$50.00	$25.00	$15.00	$500.00	$700.00	$100.00	$5.00
B.....	50.00	20.00	12.50	400.00	600.00	100.00	4.00
C	50.00	10.00	10.00	300.00	500.00	100.00	3.00
D	50.00	10.00	10.00	300.00	300.00	100.00	3.00
E.....	50.00	7.00	7.00	250.00	200.00	100.00	3.00
F.....	50.00	5.00	5.00	200.00	100.00	100.00	3.00
X	50.00	10.00	10.00	300.00	150.00	100.00	3.00

THE POLICY FORM.—"PEERLESS," CLASS C, ANNUAL PREMIUM, $12.

MAXIMUM DEATH BENEFIT, $700.

MAXIMUM WEEKLY INDEMNITY, $50.

The Loyal Protective Association of Boston, in consideration of the statements, agreements, and warranties in the application for membership, the Loyal Protective Association hereby promises to indemnify John Romans during the continuance of his membership in the Association, subject to all the conditions and provisions forming part hereof, against bodily injury, and against loss of time resulting from sickness, in each case as hereinafter defined, limited and provided; and further promises to pay to Frances Romans, whose address is Boston, Mass., the sum hereinafter mentioned in the event of death as hereinafter provided, and any unpaid disability benefits.

PAYMENTS BY MEMBERS.—Said promises are upon the conditions precedent that the said John Romans shall pay on the first business day of March, June, September and December in each year during the continuance of this contract, the estimated amount of $3, of which amount one dollar will be for quarterly dues and the balance for the death, disability or reserve funds.

DEATH BENEFIT.—This association promises to pay one hundred dollars, if the death of the member occurs during membership as the result of sickness originating after sixty

days from the date hereof, and if during membership and within ninety days after the injuries have been received, as the result, alone and independently of all other causes, of bodily injuries, as hereinafter defined, the sum of five hundred dollars.

PERMANENT TOTAL DISABILITY BENEFIT.—If said member shall receive an injury, and as the result thereof shall become, in the opinion of the directors, totally and permanently disabled from performing the duties of any occupation, this association will pay to said member at his option, in full performance and termination of this contract, the sum of three hundred dollars.

TRAVEL ACCIDENT BENEFIT, TOTAL.—If, in consequence of an accident causing injury to a public conveyance, propelled by steam, electricity or cable, and provided by common carriers for the transportation of passengers, said member shall receive an injury while riding therein as a passenger, causing immediate total disability, then this association will pay to said member a sum computed at the rate of fifty dollars per week for each consecutive full week of seven days that he is totally disabled, not exceeding ten weeks; and

TRAVEL ACCIDENT BENEFIT, PARTIAL.—If such accident shall, alone and independently of all other causes, immediately partially disable him from performing a majority of the duties of or pertaining to his occupation, and require the regular and frequent attendance of a physician or surgeon, this association will pay such amount as the directors shall determine to be just and equitable, based upon the nature and severity of the injury, and consequent effect upon his occupation, but not exceeding the rate of twenty-five dollars per week, and not exceeding ten weeks.

ACCIDENT BENEFIT, TOTAL.—If said member shall receive an injury except as a passenger as aforesaid, which shall, independently of all other causes, immediately, wholly and continuously disable him from the performance of any and every kind of business or labor for seven consecutive days, said member shall be indemnified for the term of such disability at the rate of $5 for the first week, and $10 a week thereafter for not exceeding fifty-one weeks from its happening, and $5 a week thereafter for not exceeding fifty-two weeks; provided that in no event shall any member be indemnified against disability for a longer period than one hundred and four weeks.

PARTIAL DISABILITY BENEFIT.—In case of accidental injury not totally disabling, which shall immediately prevent the said member from performing a majority of the duties pertaining to his occupation, provided regular and frequent attendance of a physician or surgeon is required, said association will pay such amount, not exceeding the rate of $5 per week, as may be determined by the directors as just and equitable, based upon the nature and severity of the injury and consequent effect upon his occupation; provided, no indemnity shall be paid for a longer period than thirty weeks.

SICK BENEFIT.—If said member shall be totally disabled by sickness for fourteen consecutive days, he shall be indemnified subject to the conditions hereof, during total disability, at the rate of $5 for the first week and $10 a week thereafter for not exceeding twenty-five weeks, and at the rate of $5 a week for a further period not exceeding twenty-six weeks; provided, that in no event shall any member be indemnified for sickness commencing within sixty days from the date hereof, nor for a longer total period for sickness than fifty-two weeks.

CONDITIONS AND PROVISIONS.

a. It is understood and agreed that injury includes only the result of external, violent and accidental means, leaving upon the body marks of contusion or wound visible to the eye; that total disability means inability to perform any of the duties of any occupation, and requires the regular and frequent attendance of a physician or surgeon; that the disability term includes only consecutive weeks of disability during membership; that the benefits and indemnity herein provided are not due until ninety days after receipt of satisfactory proofs of death or disability; that statements of facts in all proofs submitted shall be conclusive upon the member or claimant, but not upon the association; and that all right to benefits or indemnity ceases upon the termination of membership, except as to such an amount as may at that time have accrued.

b. In case said member shall be killed or injured while walking or being on the bridge, roadbed or right of way of a railroad (railway employees in the discharge of their duties excepted), or shall be killed or injured in consequence of participating in dangerous sports, or while entering or leaving or trying to enter or leave a moving conveyance, and in case of disability arising from insanity, the liability of this association shall be one-fifth of the amount called for above for accidental death or weekly indemnity for not exceeding fifteen weeks.

c. The indemnity or benefit payable hereunder shall in no event be a greater sum than the amount realized by said association from one assessment made upon all members in good standing at the date of disability. No benefits or indemnity under this certificate shall accrue while said member is exposed or engaged temporarily or otherwise in an employment not insurable under the classifications of occupations in the manual used by this association at the date hereof; and in the event of a change temporarily or otherwise in occupation or exposure to one more hazardous than that stated in the application, benefits or indemnity will be paid only as allowed in the classification of occupations in said manual for the more hazardous occupation or exposure.

d. The indemnity for disability resulting wholly or in part from la grippe or from rheumatism shall be one-half the amount named for sickness.

e. No indemnity shall be paid for disability or death resulting wholly or in part from tuberculosis or cancer originating during the first year's membership.

f. Indemnity shall not be allowed in any case at the same time for two disabilities *arising respectively* from sickness and accident, nor for both total and partial disability, *nor shall any claim* be made for fractional parts of a week.

g. Unless notice of any injury, or of the beginning of any sickness is received in writing at the home office of this association in Boston, Massachusetts, before the expiration of fourteen days from its happening or beginning, the claim shall be valid only for the period dating from the actual time the notification is received at the home office. The claimant shall furnish, after giving notice, such particulars of the injury or sickness as the home office may require; and shall also furnish within thirty days after the termination of the disability period such proofs of disability and claim as the home office may require, upon blanks furnished by the association for that purpose or in reply to its inquiries. Failure to comply with the above conditions renders all claims against this association null and void.

h. This association reserves the right by its directors to terminate this contract at any time, except said member shall be suffering from a disability of which this association has received due notice and which entitles him to indemnity, and when so terminated, all unearned assessments paid by said member shall be refunded.

Witness, S. Augustus Allen, president, and Francis R. Parks, secretary, of the Loyal Protective Association, at Boston, Massachusetts, this first day of April, one thousand nine hundred and six, at twelve o'clock, noon.

CONDITIONS.

1. In the event of sickness, if under the personal care of a lodge of the I. O. O. F. during disability and visited regularly by its visiting committee, he shall be paid for the number of weeks he is totally disabled; and if not under the care of any lodge, he shall be paid for the period of his actual, necessary, absolute and continuous confinement to the house.

2. Indemnity shall not be payable for injuries, fatal or otherwise, intentionally inflicted upon himself by the member, or inflicted upon himself or received by him while insane; or for disappearances, or for war or riot risks, or for voluntary exposure to unnecessary danger, or for injuries or death received while fighting, wrestling, or in consequence of the member being or having been under the influence of intoxicating liquors or narcotics; or while engaged or having been engaged in any unlawful act; or for any disability not totally disabling except as otherwise provided; or to disability where there shall be no external or visible sign or symptom of disease or bodily injury; or where the nature, cause and name of disability is unknown or incapable of direct and positive proof; or to disability arising from the use of intoxicating liquors; or from the abuse or disease of the genital organs.

3. In case of death of the member satisfactory proof of same and of the insurable interest of claimant shall be furnished this association. Any fraud or concealment of any material fact in obtaining membership, or neglecting to disclose any ailment, infirmity or disability existing prior to the application for membership, or any attempt by fraud or concealment to obtain indemnity or benefit, shall forfeit the membership and render the contract null and void.

4. No claim for benefits shall be presented or allowed for any disability, or death, which shall directly or indirectly result from or be caused by any sickness, ailment or infirmity that may have existed prior to the issuance of this policy, or that may exist or originate within thirty days after reinstatement, except accidents happening within said thirty days.

5. Any member failing to pay his quarterly due or assessment upon the appointed day, forfeits all claims on this association, but may be reinstated at the discretion of the secretary, upon furnishing to the home office a certificate that he is in good health, but such reinstatement shall not entitle him to indemnity for disability beginning between the dates of lapse and reinstatement. The certificate of the secretary of the levy of any assessment and of the deposit of the notice of assessment in the post office shall be evidence of the fact and regularity of the assessment and conclusive evidence of notice to the certificate holder.

6. No member or organizer of this association can alter, or waive, any of the conditions or issue permits of any kind, nor shall he receive money on assessments, unless so authorized in writing by the president or secretary of this association.

7. Any medical adviser of this association shall have the opportunity to examine the member as often as may be required by this association during the disability; and during the disability the member shall be regularly and frequently attended by a duly authorized and legal practicing physician or surgeon fully qualified and recognized by the profession in his State.

8. No suit shall be brought in any case until after the expiration of ninety days from the receipt by this association of acceptable proofs of loss, nor after the expiration of six months from the date of termination of the disability period or death.

WARRANTIES IN APPLICATION.

And it is hereby stipulated and agreed:—1. That this membership is applied for, subject to all the conditions and agreements contained in the policy, which may be issued upon this application, and that said policy shall not be binding upon the association, unless at the time of its delivery I am in good health and free from injury, and if a policy is granted upon this application, no claim for indemnity shall be presented or allowed for any sickness, ailment or infirmity except in accordance with the terms of said policy.

2. That if any of the statements, representations, or answers made herein are not true, full and complete all rights to the benefits named in my policy shall be null and void, and all money paid by me to the association forfeited.

The Massachusetts Mutual Accident Association,

BOSTON, MASS.

Commenced Business 1883.

ALBERT C. WARREN, President. G. LEONARD MCNEILL, Secretary.

Note.—This association now has new policy forms in preparation.

The business of this association is confined to the writing of personal accident and health insurance. It insures all classes of risks, and issues policies, ranging in amount from $100 to $10,000 in case of accidental death with proportionate amounts for the loss of one or more limbs, one or both eyes, permanent total disability, and provides from $5 to $50 weekly indemnity for loss of time, whether total or partial.

The Model policy insures against accidents only. The benefits provided by this policy for the different classes of risks are set forth in the table below. The weekly indemnity is increased 5 per cent each year up to and including the fifth year. Policyholders have the privilege of arranging for the payment of the principal sum on the annuity plan.

The Model Combination policy provides the same benefits as the Model policy and double benefits in case of railroad, steamboat or passenger elevator accidents. The weekly indemnity under this policy is increased in long periods of disability $6 per week for each period of eight weeks until the maximum ($50) is reached. It also provides in addition to the indemnity, a stated amount for some eighty different operations. There is also a provision for the payment of the expense or medical or surgical attendance in cases of slight injury where no claim for indemnity is presented.

The Model Indemnity policy provides a small death benefit and other benefits the same as the Model policy.

The Model Accident and Health policy insures against both accidents and sickness covering practically all diseases.

SEPTIC POISONING CLAUSE.—To policies issued to physicians or dentists, the clause is attached without extra charge, providing for the payment of benefits for death or disablement in case the insured cuts or wounds himself while in performance of his duty, and by reason of such cutting or wounding, and simultaneously therewith is inoculated with poison.

BENEFITS.—The Model policy provides benefits as per following table. Other policies for larger or smaller amounts are issued at proportionate cost:

CLASSIFICATION.	Death from Accident.	Loss of Both Eyes, Hands or Feet, or Hand and Foot.	Loss of Right Hand or Permanent Total Disability.	Loss of Left Hand or Either Foot.	Loss of One Eye.	Partial Disability Indemnity. Maximum.	Weekly Indemnity not Exceeding 52 Weeks.
	$	$	$	$	$	$	$
A	5,000	5,000	2,500	1,250	625	12.50	25.00
B	3,000	3,000	1,500	750	375	10.00	20.00
C	2,000	2,000	1,000	500	250	7.50	15.00
D	1,500	1,500	750	375	187	6.25	12.50
E	1,250	1,250	625	312	156	5.00	10.00
F	1,000	1,000	500	250	125	3.75	7.50
G	750	750	375	187	93	2.50	5.00

Double weekly indemnity is allowed for railroad, steamboat or passenger elevator accidents.

Premiums on any of the policies are to be made quarterly, semi-annually, or annually, and in the case of the $12 accident and health policy may be made monthly.

The Model policies given in the table are sold at a cost of $20 annually; the Model Combination policy is sold for $25 annually; the Model Indemnity for $16; the Model Accident and Health for $12 to $40 per year.

A metal identification badge is furnished free with each policy. To policyholders paying annually in advance a coupon contract is issued which provides for an extension of the insurance, without cost, for six months after five annual payments, and for one year after each succeeding five-year period.

AGE LIMIT.—Accident insurance, 18 to 65; Health insurance, 18 to 60.

MAXIMUM BENEFITS.—Death, $10,000; weekly, $50.

POLICY FORM.—THE MODEL COMBINATION.

The Massachusetts Mutual Accident Association, Boston, Mass., in consideration of the representations, warranties and agreements made in the application for a policy in this association, of even number herewith, a copy of which is on the back hereof, and which are hereby made a material part of this contract; and in further consideration of the payment of the premiums as hereon set forth; and of the acceptance of this policy, subject to all of its conditions, exceptions and provisions, the Massachusetts Mutual Accident Association (hereinafter termed the association), hereby certifies that Russell James (hereinafter termed the insured), is hereby insured against loss as hereinafter set forth and defined, effected during the continuance of this policy in force; first,

GENERAL PROVISIONS.—In case the insured shall sustain loss from personal bodily injuries caused solely and exclusively by accident, unforeseen and unintentional, on the part of the insured or any other person (assaults by burglars or highwaymen excepted), due wholly to violent means external to the body, and evidenced, except in case of drowning and bone fractures, by some sign or mark on the exterior of his body visible to the eye, and not caused or contributed to by any deformity or disease, and such as shall immediately, wholly and continuously, from the date of the accident, disable him from the performance of each and every part of the duties of his occupation, the association will pay one of the following benefits, to wit:

Benefit No. 1, $5000 for loss of life occasioned by such accident and occurring within thirty days from the date thereof; or

For any one of the following losses numbered from 2 to 9 inclusive, occurring within ninety days from the date of accident, provided such injuries alone necessitate the loss described:

Benefit No. 2, $5000 for the loss of both hands by severance at or above the wrist; or

Benefit No. 3, $5000 for the loss of both feet by severance at or above the ankle; or

Benefit No. 4, $5000 for the loss of one hand and one foot by severance at or above the wrist, or at or above the ankle; or

Benefit No. 5, $5000 for the irrecoverable loss of the entire sight of both eyes; or

Benefit No. 6, $2500 for the loss of the right hand by severance at or above the wrist; or

Benefit No. 7, $1250 for the loss of the left hand by severance at or above the wrist; or

Benefit No. 8, $1250 for the loss of either foot by severance at or above the ankle; or

Benefit No. 9, $625 for the irrecoverable loss of the entire sight of one eye; or

Benefit No. 10, $25 weekly indemnity for a period of not more than one hundred and four consecutive weeks, for loss of time occasioned by the personal bodily injuries herein insured against; or

(See "indemnity increased" and "annual increase" on last page.)

Benefit No. 11. Double benefits for railroad or elevator accidents. In case the insured sustains personal bodily injuries as described above, (1) while riding as a passenger within a railway passenger car using steam, cable or electricity as a motive power, (2) or while a passenger on board a steam vessel, licensed for the regular transportation of passengers, (3) or while a passenger in an elevator provided for passenger service only, the association will pay, in lieu of any one of the benefits above described, double the amount of the benefit herein provided, the weekly indemnity not to exceed one hundred and four weeks. Or second,

SPECIAL PROVISIONS.

Benefit No. 12. In case the insured shall be partially but not wholly disabled by the personal bodily injuries herein insured against, the association will pay a sum not exceeding one-half of the weekly indemnity pro ided in benefit No. 10, limited to thirteen consecutive weeks, the amount to be determined by the association from the nature and severity of the injury and its consequent effect in preventing the insured from performing a material part of the duties of his occupation; or

Benefit No. 13. In case the insured sustains personal bodily injuries contributed to or caused by: vertigo, fits somnambulism, wrestling, over-exertion, riding or driving in races of any kind, walking or being on the bridge, roadbed or right of way of a railroad (railroad employes in discharge of their duties excepted), voluntary or

unnecessary exposure to injury, boxing, dangerous gymnastic sports, contact with poisonous substances, poison or gas, anæsthetics in any form or manner, surgical operations, or any surgical or mechanical treatment; or in case the insured sustains loss from traumatic appendicitis, hernia, orchitis, choking, sunstroke or freezing or in the event of accidental bodily injuries of which there is no sign or mark on the exterior of his body visible to the eye (the body in case of death not to be deemed such mark)—then and in every such case the limit of the liability of the association hereunder for such loss of life, or limb, or sight, shall be one-twentieth of the benefits provided for and described in benefits numbered 1 to 9 inclusive; or for loss of time as covered by benefit No. 10, one-fifth of the weekly indemnity provided therein, for a period not exceeding ten consecutive weeks, anything herein to the contrary notwithstanding; or

Benefit No. 14. In case of drowning or shooting, unless the facts and circumstances of the accident and injury are established by the testimony of an eyewitness, the limit of the liability of the association shall be one-fifth of the benefit provided for such loss.

NON-INSURABLE PERSONS.—The following described persons are not insurable, and a policy issued to or held by any such person is void, and all payments made thereunder shall be refunded: Persons who are over sixty-six years of age; who have lost one or both limbs, hands or eyes; who are deaf; compelled to use a crutch; insane, or demented; subject to fits; intemperate; without visible means of support; engaged in unlawful occupations, or exposures, suffering from deformity or defect, mental or physical; who have wounds, or diseases which would render them specially liable to, or which would aggravate or retard recovery from any injury.

CHANGE OF OCCUPATION DOES NOT RENDER THIS POLICY VOID.—If the insured is injured after having temporarily or permanently changed his occupation to one classified by this association as more hazardous than that herein stated, or is injured while doing any act or thing pertaining to any more hazardous occupation, the association's liability shall be only for such proportion of the principal sum or other indemnity as the premium paid by him will purchase at the rate fixed by this association for such more hazardous occupation.

PAYMENT OF BENEFITS.

The receipt of the notice and required proofs of claim at the home office, at Boston, Massachusetts, as per agreement No. 9, is a condition precedent to the payment of any claim hereunder. The weekly indemnity benefit is payable within seven days; all other benefits of less than $1000, within ninety days. Payments of $1000 or upward will be paid in five annual instalments as set forth in the annual income table on back hereof; the first instalment to be paid within ninety days from receipt of required proofs. The mode of payment may be changed by the insured to payment in one sum or by payment in additional instalments as per the option clause printed hereon, and further provided, first: That no claim for more than one loss from any one accident shall be valid, except only that benefit No. 12 may be paid in addition to benefit No. 10, when such partial disability immediately follows a period of wholly disabling injuries; and, second: That the payment of any one of the benefits shall be a bar to the right of any person claiming hereunder; and, third: That the liability of the association under this policy shall not exceed the maximum sum herein named.

The accidental death benefit is payable to the beneficiary, if living; otherwise to the legal representatives of the insured. The beneficiary shall have no vested interest herein.

EXCEPTIONS.—The benefits under this policy shall not extend to, nor cover, disappearances; suicide, whether sane or insane; war or riot; assault (excepting by burglars or highwaymen); violation of law; disability caused by wearing apparel; accidental injuries or death happening while the insured is under the influence of intoxicating drinks or narcotics, or in consequence of the use thereof; nor while the insured is engaged in any occupation or exposure, classified by the association as non-insurable, nor in any risk similar to those so classified.

AGREEMENTS.

The following agreements between the association and the insured are a material part of this contract:

1. That the limits of travel shall be within the civilized portions of the globe, and by regular passenger conveyance (travel to, or residence in Alaska excepted).

2. That an amount equal to the mortuary portion of one premium call on all policies in force is to be deposited with the treasurer of the commonwealth of Massachusetts as an emergency fund for the protection of all policyholders

3. That the association shall have the right and opportunity to examine the person of the insured when and so often as it requires in case of injury, and also the right and opportunity to make an autopsy in case of death.

4. That the insured will use all due diligence for his personal safety and protection and receive the professional attendance of a physician or surgeon during the time for which claim is made.

5. That any omission, misstatement, misrepresentation, concealment of fact, or false swearing relating to this policy or any renewal thereof, or in regard to any claim against the association, shall render this policy and all claims hereunder null and void.

6. That the funds for the payment of claims, for the expenses of the association, and for the maintenance of the emergency and reserve funds, shall be raised by *regular payments*, and no additional payments shall be called for, unless ordered by *the board of directors*.

7. *That no action* at law shall be instituted before the expiration of three months,

or after the expiration of six months from the date of the receipt of the required proofs of loss at the home office in Boston, Massachusetts.

8. That notices mailed, letter postage prepaid, to the last given address of the insured are legal notifications, and that the check of the association is a sufficient tender in all cases.

9. That all claims for benefits hereunder shall be void and of no effect unless written notice of any injury fatal or non-fatal, for which claim can be made, shall be received by the secretary at the home office in Boston, Massachusetts, within ten days from the date of the accident, and unless direct positive and affirmative proofs, containing full answers under oath to all questions in blanks furnished by the association for that purpose, are received at the home office in Boston, Massachusetts, within thirty days from date of death or loss of limb or sight, or termination of temporary disability.

10. That failure to make any payment on or before the date when the same is due shall terminate this policy. The receipt and acceptance of a payment, after the date upon which such payment was due, may renew this policy from the date of such acceptance, subject to the approval of the treasurer and general manager; but the association shall not be liable for loss sustained from injuries occurring between the dates of default and renewal.

An agent has no authority to change this policy or to waive any of its provisions, nor shall notices to an agent or any person or knowledge of an agent or any other person be held to effect a waiver or change in any of the terms or conditions of this policy. No change whatever in this policy, and no waiver of its provisions, exceptions or agreements shall be valid unless endorsed hereon and signed by the general manager. No assignment of this policy shall be valid. This policy may be canceled by the association or the insured by mailing notice of cancellation to the home office of the association or to the last given address of the insured. If canceled by the association, the unearned premium will be returned; such cancellation shall not affect any claim pending.

The issuance of this policy cancels and renders void all previous policies and certificates issued to the insured by the association. Payments made after this date upon any such previous policy or certificate held by the insured shall be refunded on demand.

In witness whereof, The Massachusetts Mutual Accident Association has caused its seal to be hereto affixed, and this policy to be signed by its president and attested by its secretary, at his home office, in the City of Boston and in the Commonwealth of Massachusetts, this first day of February, 1904.

INDEMNITY INCREASED.—In case the insured is entitled to the weekly indemnity provided for wholly disabling injuries in benefit No. 10, and such disability continues for more than eight weeks, the insured will receive for the second period of eight weeks an increase of 20 per cent. For the third period of eight weeks, 40 per cent. For the fourth period of eight weeks, 60 per cent. For the fifth period of eight weeks, 80 per cent. For the sixth period of eight weeks up to and including one hundred and four weeks, 100 per cent. In every case the per cent of increase shall be on the amount named in benefit No. 10, and shall not apply to any claim coming under benefit No. 11.

Illustration.—If the weekly indemnity is $25, the amount to be paid will be as follows: $25 per week for the first period of from one to eight weeks, $30 from nine to sixteen weeks, $35 from seventeen to twenty-four weeks, $40 from twenty-five to thirty-two weeks, $45 from thirty-three to forty weeks, $50 from forty-one to one hundred and four weeks.

Claims for weekly indemity for more than three months' loss of time consequent upon wholly disabling injuries shall be payable at the expiration of three months' disability and at intervals of three months thereafter, provided that satisfactory affirmative proofs of disability and its continuance be furnished before each payment. Final proofs in all cases to be furnished as provided herein.

ANNUAL INCREASE.—Commencing one year from date, the weekly indemnity provided in benefit No. 10 shall be increased as follows: Provided the policy is continuously in force: 5 per cent during the second year, 10 per cent during the third year, 15 per cent during the fourth year, and 20 per cent thereafter.

Illustration.—If the weekly indemnity provided in benefit No. 10 is $25, the amount of such benefit after the first year that the policy is continuously in force is $26.25 per week. During the third year, $27 50 per week. During the fourth year, $28.75 per week. During the fifth year and thereafter, $30.00 per week.

ANNUAL INCOME FOR BENEFICIARIES.—The insured shall have the right, by giving written notice to the secretary, at the home office, Boston, Massachusetts, to change the mode of payment of benefits in excess of $1000, from payment in five annual instalments to payment in one sum, or to the mode of payment by any number of instalments above five as given in the table below.

If the beneficiary should die before all the instalments due hereunder shall have been paid, the remainder shall be paid to the executors or administrators of the beneficiary.

ANNUAL INCOME TABLE.

The following table is based upon the sum of $1000, and will apply *pro rata* to the amount payable under this policy.

No. of Instalments.	5	6	7	8	9	10	11	12	13
Amount of each instalment...	$ 214	$ 181	$ 158	$ 140	$ 127	$ 116	$ 107	$ 100	$ 94

No. of Instalments.	14	15	16	17	18	19	*20	25
Amount of each instalment.. ..	$ 88	$ 84	$ 80	$ 76	$ 73	$ 70	$ 68	$ 58

*Illustration.—If the amount of the policy is $5000 and the insured has given written notice that he desires the proceeds of the policy to be paid in 20 instalments, the amount of each instalment would be $340, and the total amount to be paid would be $6830.

Surgeon's Fees for Operations.—In case the insured should sustain loss from personal bodily injuries, herein insured against, and such as shall necessitate a surgical operation under benefits Nos. 2 to 10 inclusive, and such operation shall be performed within ninety days from the date of the accident, this association will pay in addition to the benefit to which the insured is entitled the sum set opposite said operation in the following schedule of operations for class A policies, or such proportion of said sum, as the weekly indemnity provided in this policy bears to $25 weekly indemnity, provided always that such an amount shall not be payable for more than one operation as the result of any one accident.

Schedule of Operations.

Amputation of one foot, $25; one hand, $25; one arm, $25; both feet, $50; both hands, $50; both arms, $50; one leg, $25; both legs, $50; hip joint, $100; one thumb, $10; two thumbs, $15; one finger, $10; two or more fingers, $15; one toe, $10; two or more toes, $15; dislocation, reduction of, hip, $50; shoulder, $15; elbow, $15; knee, $15; both shoulders, $25; both elbows, $25; both knees, $25; one wrist, $10; both wrists, $20; excision of shoulder, $50; hip, $50; knee joint, $50; elbow, $50; wrist, $50; ankle joint, $50; cutting operation of eyeball, $10; inner ear, $10; nose, $10; throat, $10; fractures, reduction of, nose, $15; lower jaw, $15; collar bone, $15; shoulder blade, $15; breast bone, $10; rib or ribs, $5; upper arm, $25; fore arm (one bone), $15; fore arm (both bones), $25; wrist (impacted), $15; hand, $5; fingers, $5; thumb, $5; thigh, $50; knee cap, $25; fibula or tibia shaft, $15; fibular or tibia shaft, $25; Pott's fracture, $35; bones of foot, $10; skull trephining for fracture, $75; enucleation of one eye, $25; both eyes, $50; aneurism (tumor of artery), ligation, $50; bone abscess, periostitis, $15; osteitis, $15; caries, curetting, $15; laparotomy, due to accident, $100; for compound fractures, $10 will be added.

Expense of Treatment.—If an injury does not result in loss of time, life, limb or sight, but requires treatment by a physician or surgeon, and such treatment is received immediately after the accident, the association will reimburse the insured for the cost of such treatment not to exceed $1.00 on each $5.00 of the weekly indemnity provided in benefit No. 10 of this policy, and in no event to exceed the amount usually charged by the attending surgeon, provided always that the notice of accident and proofs of disability are received as provided in agreement No. 9, and that the physician's or surgeon's receipt and affidavit on the association's blank is furnished to the association within the time required in said agreement.

Dividends.—Policyholders who are eligible and who pay their premium annually in advance will receive a coupon contract, providing for an extension of the insurance free of cost for a peri d of six months after five annual premiums have been paid; for a period of one year after ten annual premiums have been paid, and for a period of one year after fifteen annual premiums have been paid.

Illustration.—The payment of fifteen annual premiums provides for insurance covering a period of seventeen and one-half years equal to a dividend of 16 2-3 per cent.

Warranties in Application.

I hereby apply for a policy in the above-named association, said policy to be based upon the following statement of facts, which I warrant to be true. I agree to accept said policy subject to all of its conditions, agreements, provisions and exceptions, and agree that statements made to, or knowledge acquired by, or notice given to, an agent are not binding on said association.

I have no other accident or health insurance except as herein stated; and I agree to notify this association should I secure additional accident or health insurance, or make any change in my occupation.

I have never been insured in this association, except as herein stated.

The weekly indemnity I now carry and apply for does not exceed my weekly income except as herein stated.

No accident or health or life insurance association or company has ever declined to accept my application or refused to continue my insurance, except as herein stated.

I have not in contemplation any hazardous undertaking or perilous adventure or any special voyage or journey, or change of occupation, except as herein stated.

My habits of life are correct and temperate. I am in good health and in possession of the full use of all my limbs and faculties, except as herein stated.

I have never had, nor am I subject to fits, vertigo, disorders of the brain, paralysis, heart disease, varicose veins, rheumatism, or any mental or bodily infirmity, except as herein stated.

I have had no wounds or injuries or disease which would render me especially liable to, retard recovery from, or be aggravated by, personal injuries, and have never applied for, or received, compensation for any bodily injuries, or disease, except as herein stated.

I have not suffered nor am I now suffering from cataract or any disease or impairment of the sight of either eye.

No physician has ever given an unfavorable opinion with reference to an insurance upon my life formally or informally, with or without my making an application, except as herein stated.

I understand and agree with said association that it shall not be liable for any loss sustained from bodily injuries, fatal or non-fatal, occurring prior to the receipt and acceptance of this application by the secretary at the home office, Boston, Mass.; and that this association is not responsible for money paid to any one other than to the treasurer, or to collectors authorized by him in writing.

Health Insurance Rider.

Attached to accident policies for an extra premium of $1 a year for each dollar of weekly indemnity.

Health Provisions.

In case the insured under policy No. (to which these health provisions are attached) shall sustain loss of time caused by any well defined sickness or disease (excepting rheumatism, insanity, venereal diseases, or nervous prostration) the association will pay weekly indemnity for a period of not more than twenty-six consecutive weeks for such loss of time so caused for the period during which the insured is necessarily and continuously confined to the house, totally disabled from attending to any of the duties of his occupation, and under the personal care of a physician during the entire time for which indemnity is claimed; no indemnity is to be allowed for the first week unless the disability, as above described, continues for four or more consecutive weeks.

Convalescent Indemnity.—If the insured has been confined to the house, totally disabled and under the care of a physician, from any sickness or disease herein insured against, for a period of seven consecutive days and is thereafter able to be out of doors, but not able to attend to any of the duties of his occupation, continuing to be under the care of a physician during the time claimed, the association will pay one-half the weekly indemnity provided above, for not exceeding two weeks.

Loss of Sight or Paralysis.—In case the insured shall contract any disease which shall result, independently of all other causes, in the irrecoverable loss of the sight of both eyes, or in the event of permanent paralysis whereby the insured shall entirely lose the use of both hands, or of both feet, or one hand and one foot, or on account of any one of said conditions be permanently unable to engage in any work or occupation for wages or profit, the association will pay one hundred dollars.

These health provisions are issued subject to the following conditions: (1) That nothing in these provisions shall be construed as a waiver of any of the agreements, provisions, exceptions and conditions contained in the policy to which these provisions are attached. (2) That they shall not cover loss sustained from any sickness or disability, directly or indirectly resulting from, or caused by disease or illness existing before the expiration of thirty days from date of these provisions or for fifteen days after any renewal of a lapsed payment. (3) That they shall cover sickness or disease suffered and contracted only within the limits of the States of the United States. (4) That notice of any sickness or disease for which claim is to be made shall be furnished to the secretary at the home office at Boston, Mass., within ten days from the date of disability.

The following is a copy of the coupon contract issued to policyholders paying annually:

In consideration of the payment of an annual premium by Samuel Adams (hereinafter called the insured), The Massachusetts Mutual Accident Association (hereinafter called the association) issues this coupon contract, and agrees that if the insured pays

the premiums on his policy annually in advance, the coupons hereto attached will be exchanged for receipts for premiums as hereinafter provided.

Coupon No. 1 for a receipt for six months' insurance after the payment of five consecutive annual premiums; Coupon No. 2 for a receipt for one year's insurance after the payment of ten consecutive annual premiums; Coupon No. 3 for a receipt for one year's insurance after the payment of fifteen consecutive annual premiums.

This association further agrees that payment for the extension of the policy provided by this coupon contract shall be made by transferring from the general or expense fund, into the benefit or policyholders' fund, an amount sufficient to provide for such extended insurance.

It is further understood that the coupon contract with coupons attached shall terminate and become null and void in case the policy upon which this contract is based lapses, or is cancelled, or the policyholder fails to pay the premiums on his policy annually in advance.

This contract does not waive, alter, amend or render void any of the provisions, conditions, or agreements of the policy held by the insured.

INDUSTRIAL DEPARTMENT.

The policy form in use in this department is given below.

AGE LIMITS.—Eighteen to sixty.

POLICY FEE.—$3.

RATES, $1 monthly, $3 quarterly or $12 annually. If payments are made annually the indemnities are increased 10 per cent; if made quarterly, 5 per cent.

ADDITIONAL BENEFITS.—For loss of both hands or both feet, or the sight of both eyes, or one hand and one foot, the policy provides the same sum as for accidental death. For loss of either hand or either foot, one-half of said sum, and for loss of one eye one-third. Double benefits in case of railroad or steamboat accidents.

TABLE OF BENEFITS.

Classification.	Accidental Death Benefit.	Monthly Indemnity From 18 to 50 Years.		Monthly Indemnity From 50 to 60 Years.		Double Benefits, Travel or Railroad Accidents.	
		For Accidents.	For Sickness.	For Accidents.	For Sickness.	Accidental Death.	Monthly Indemnity.
	$	$	$	$	$	$	$
Select	500	50	50	50	35	1,000	100
X Select	500	50	40	50	30	1,000	100
Preferred	400	40	40	40	30	800	80
Ordinary	350	35	35	35	25	700	70
Medium	300	30	30	30	20	600	60
X Medium	200	25	30	25	20	400	50
Special	200	20	20	20	15	400	40
X Special	100	25	30	25	20	200	50
Hazardous	100	20	30	20	20	200	40
X Hazardous	100	15	15	15	10	200	30

Accident indemnity paid for 24 months. Sickness indemnity paid for 6 months.

THE POLICY FORM.—CLASS "SELECT."

PRINCIPAL SUM, $500. MONTHLY INDEMNITY FOR ACCIDENT OR SICKNESS, $50.

The Massachusetts Mutual Accident Association in consideration of the statements, warranties and agreements, made in the application for a policy (a copy of which is on the back hereof), and which are hereby made a material part of this contract, and of the payment of a policy fee, and of the further payment of premiums as stipulated on the back hereof, and of the acceptance of this policy subject to all its agreements, conditions, provisions and limitations herein or hereon set forth, The Massachusetts Mutual Accident Association (hereinafter termed the Association)

Hereby certifies that William Watson (hereinafter termed the insured) is hereby in*sured against loss* as hereinafter set forth and defined, effected during the continuance of

this policy in force—First: (2) in the event that the insured shall sustain loss through personal bodily injury caused solely and exclusively by accidents, unforseen and unintentional, due wholly to violent means external to the body, and such as shall immediately, continuously and wholly disable and prevent the insured from the date of the accident, from performing every duty pertaining to any business or occupation, and such as are not caused or contributed to by any disease, the association will pay one of the following benefits, to wit:—

(3) Loss of Life, Limb or Sight.—In the event of any one of the following losses, which shall result solely and exclusively from accidental bodily injury, described above, within ninety days from date of accident, the association will pay for such loss of life; or, for such loss of both feet by severance at or above the ankle; or, for such loss of both hands by severance at or above the wrist; or for such loss of one hand and one foot by severance at those places; or, for such loss of entire sight of both eyes, if irrecoverably lost; $500 (principal sum of policy); or, for such loss of either hand by severance at or above the wrist; or, for such loss of either foot by severance at or above the ankle, one-half of the principal sum of this policy; or for such loss of entire sight of one eye, if irrecoverably lost, one-third of the principal sum of this policy; or

(4) Accident Indemnity for Total Loss of Time.—At the rate of $50 per month for total loss of time resulting directly and independently of all other causes through accidental bodily injury as described in paragraph 2 for a period not exceeding twenty-four consecutive months; or,

(5) Partial Loss of Time.—If such injury shall wholly and continuously from date of accident disable and prevent the insured from performing one or more important daily duties pertaining to his occupation, or in event of like disability immediately following total loss of time, the association will pay the insured for the period of such partial loss of time, not exceeding six consecutive months, an indemnity of not exceeding forty per cent of the rate provided in benefit No. 2; the amount to be determined by the association from the nature and severity of the injury and its consequent effect in causing loss of time and in preventing the insured from performing a material part of the duties of his occupation, provided, the maximum period for which indemnity shall be paid under benefits 2 and 3 hereof, for any one injury, shall not exceed twenty-four consecutive months; or,

(6) Double Indemnity.—If such injury is sustained by the insured, (1) while riding as a passenger within the enclosed part of any railway passenger car provided for the exclusive use of passengers and propelled by steam, cable, compressed air or electricity; or (2) while riding as a passenger on board a steam vessel licensed for the regular transportation of passengers; and such injury shall be due directly to or in consequence of the wrecking of such car or vessel, then the association will pay double the amount which would be otherwise payable under benefits 1 or 2 or 3 hereof; or,

(7) Special Benefits.—In event of injury, fatal or otherwise, of which there shall be no external or visible mark on the body of the insured (the body itself in case of death not to be deemed such mark); or injury, fatal or otherwise, due wholly or in part, directly or indirectly, to disease or bodily infirmity; or injury, fatal or otherwise, or disability resulting directly or indirectly, from gas, vapor, narcotics, anæsthetics or poison; or from rioting; or from unnecessary exposure to obvious risk of injury or danger; or death or disability due to, or resulting directly or indirectly from, injury intentionally inflicted upon the insured by himself or by any other person; or injury inflicted upon the insured by himself or received by him while insane; or while under the influence of any intoxicant or narcotic; or while suffering from disease or sickness; or while violating the rules of a corporation, or the rules of a public carrier affecting the safety of its passengers; or in case the insured sustains loss from strains or from any surgical operation for any chronic ailment; then, and in all such cases referred to in this paragraph, the limit of the association's liability, if any, shall be one-fifth of the amount which would otherwise be payable under this policy, anything herein to the contrary notwithstanding; or, second

(8) In the event of loss of time through sickness, complete, continuous and total, and such as shall wholly disable and prevent the insured from the date of the beginning of sickness, from performing every duty pertaining to any business or occupation (and as herein and hereon provided) the association will pay one of the following benefits, to wit:

(9) Sickness Indemnity.—At the rate of $—per month (for a period not exceeding six consecutive months), for the number of consecutive days, after the first week, that the insured by reason of sickness is necessarily and continuously confined within the house, and is therein regularly visited by a legally qualified physician; or,

(10) Non-Confining Sickness Indemnity.—If during convalescence immediately following confinement within the house, or by reason of a non-confining sickness, the insured shall be wholly and continuously disabled from performing every duty pertaining to any business or occupation, and is regularly attended by a legally qualified physician (during the time for which claim is made) the association will pay indemnity at one-fifth the rate provided in benefit No. 6 for a period not exceeding two consecutive months, provided, that the maximum period for which indemnity shall be paid under benefits 6 and 7 for any one sickness shall not exceed six consecutive months; or

(11) In the event of disability or loss resulting wholly or in part, directly or indirectly, from tuberculosis, rheumatism, paralysis, orchitis, neuritis, hernia, lumbago, lame back, sciatica, gout, vaccination, cancer, vertigo, nervous prostration or dropsy, dementia or insanity, the limit of the association's liability, if any, shall be one-fifth of the amount that would otherwise be payable under this policy, anything herein to the contrary notwithstanding.

(12) It is understood and agreed that disability or loss resulting wholly or in part, directly or indirectly, from sun-stroke, appendicitis, freezing, carbuncles, felons, abscesses, ulcers, blood poison, or contact with poisonous or infectious substances, are classified as

sickness and covered only under benefits 6 or 7 of this policy, the original cause thereo notwithstanding; and the association is not liable for any loss caused by or resulting from violation of law, by the insured, or for venereal disease, or for sickness or disease not common to both sexes.

(13) The benefits herein provided (benefit No. 4 excepted) shall be increased ten per cent on any claim accruing hereunder if the premiums hereon are paid annually in advance; or, on any claim originating after this policy shall have been maintained in continuous force without default not less than one year immediately preceding; or five per cent increase on any claim accruing hereunder (benefit No. 4 excepted) if the premiums hereon have been paid quarterly in advance.

(14) Notice of regular payments stipulated hereon is hereby expressly waived. Failure to comply with all of the agreements, provisions and conditions of this policy shall invalidate all claims hereunder.

(15) The issuance of this policy cancels and renders void all previous policies issued to the insured by the association, and any payment made after this date upon such previous policy shall be refunded upon demand.

(16) No change in this policy and no waiver of its provisions shall be valid unless endorsed hereon by the general manager, expressing and assenting to such change or waiver. All provisions and conditions on back hereof are hereby made a material part of this contract.

In witness whereof, The Massachusetts Mutual Accident Association has caused its seal to be affixed, and this policy to be signed by its president and secretary and countersigned by the policy inspector at the home office, at Boston, Massachusetts, this first day of March, 1905, at 12 noon (Eastern standard time).

This policy is issued to, and accepted by the insured, subject to the following conditions:

A. The insured shall not be entitled to indemnity for two disabilities at one and the same time, or for more than one of the benefits named herein, for any one accident or sickness, except that the insured may be entitled to benefit No. 3 when partial loss of time follows total loss of time, or benefit No. 7 may follow benefit No. 6 when convalescence follows a period of confinement within the house.

B. The association shall have the right and opportunity to examine the person of the insured in event of injury or sickness, when and so often as it requires; and, in case of death, it shall also have the right and opportunity to make an autopsy on the body of the insured. Refusal to permit such examination or autopsy shall invalidate any and all claims hereunder.

C. Indemnity for loss of life is payable to the beneficiary herein named, if surviving; otherwise to the estate of the insured. The beneficiary shall have no vested interest herein.

D. In the event of the receipt of a notice of accident or sickness, as provided herein, proper official forms will be furnished the insured; these forms must be promptly returned to the home office and all questions therein fully answered. Additional reports relative to the condition of the insured must be furnished by the attending physician or surgeon of the insured, when and so often as they may be reasonably required.

E. An amount equal to the benefit fund portion of a monthly payment on every policy in force shall be kept on deposit with the treasurer of the Commonwealth of Massachusetts, for the protection of all policyholders. No additional payment than that named in this policy shall be called for unless ordered by the board of directors, and approved by the insurance commissioner of the Commonwealth of Massachusetts.

F. Failure to make any payment on or before the date when the same is due shall terminate this policy. The treasurer may accept a payment after the date upon which said payment was due, but such acceptance shall not be deemed a waiver by the association of any provision, condition, agreement or limitation of this policy, and the association shall not be liable for any injury occurring between the date of such expiration and twelve o'clock noon, Eastern standard time, of the day following the acceptance of such renewal payment; nor for any sickness originating before the expiration of thirty days after the date of the acceptance of such renewal payment.

G. All claims under this policy shall be paid at the home office within seven days after receipt of satisfactory proof, and the payment of any one of the benefits shall be a bar to the rights of any person claiming hereunder.

H. The association may at its option deduct from any claim for indemnity one monthly premium for each ten dollars of indemnity, to be applied as advance premiums.

I. The following persons are not insurable, and a policy issued to or held by any such person is void, and all payments made thereunder shall be refunded. Persons who are over sixty-five years of age (persons sixty years of age or upward are not insurable for sick benefits); persons who have lost one or both limbs, hands or eyes; who are deaf; compelled to use a crutch; insane or demented; subject to fits; intemperate; without visible means of support; engaged in unlawful occupations, or exposures; suffering from deformity or defect, mental or physical; who have wounds or diseases which would render them especially liable to or which would aggravate or retard recovery from any injury.

J. AGE LIMITS.—When the insured reaches the age of fifty years, the amount payable under the sickness provisions will be reduced to two-thirds of the amounts stated thereunder, and when the insured reaches the age of sixty years the sickness provisions will be void.

K. MEDICAL ATTENDANCE.—Policyholders are required to secure the prompt attendance of a regular licensed physician or surgeon, and the indemnity to be paid will be limited to the period of time covered by the continuous attendance and care of such physician or surgeon.

L. Affirmative proof of an injury, fatal or non-fatal, or of any sickness for which claim can be made, must be furnished to the association at Boston, Massachusetts (on blanks provided by the association), within thirty days from date of death, or loss of limb,

or loss of sight, or of the termination of disability; provided, that such proof as to injury must affirmatively establish the fact that such death, disability or loss resulted directly and independently of all other causes from bodily injuries effected through external, violent and accidental means. No action at law or in equity shall be maintainable before three months or after twelve months from the date on which this paragraph provides that said affirmative proof must be furnished to the association. Any claim not brought in conformity with the provisions of this paragraph shall be forfeited to the association.

M. CANCELLATION.—This policy shall terminate and cease to be in force upon failure to pay a premium when due, or in case the insured shall lose his hearing, or if he shall become insane, or his reason become impaired. The association may cancel this policy at any time, without prejudice to the rights of the insured to any claim then pending, by written notice of cancellation, served upon or mailed to the address of the insured, as it appears of record with the association, together with the association's check for the unearned portion, if any, of the premium paid, which check shall be a sufficient tender.

I agree to accept said policy subject to all its conditions, agreements, provisions and limitations, and further agree that statements made by me to any person, or by any person to me, or knowledge acquired by agents not written in this application, or notice given to anyone other than to the secretary at the home office, shall not bind the association, and that no claim shall be valid for any accidental injury or sickness contracted beyond the limits of the United States and Canada, and that this association is not responsible for money paid to any other than the treasurer, or to collectors authorized by him in writing.

IMMEDIATE WRITTEN NOTICE CONDITION.

Written notice of any fatal or non-fatal injury, or sickness for which claim can be made, must be received by the secretary at the home office, Boston, Massachusetts, within ten days of the occurrence of the accident, or beginning of the sickness, and failure to give such notice shall invalidate all claims under this policy; provided, that in the event of the receipt of such notice after ten days and before the expiration of thirty days from the date of accident, or beginning of sickness, then, and in all such cases, the liability of the association hereunder, shall be one-fifth the amount which would otherwise be payable under this policy.

NON-FORFEITURE PROVISIONS, ETC.

If the insured is injured, fatally or otherwise, or contracts sickness after having changed his occupation to one classified by the association as more hazardous than that herein stated, or if he is injured while doing any act or thing pertaining to any occupation so classified, the liability of the association shall be only for such proportion of the principal sum or other indemnity as the premium paid by him will purchase at the rates fixed by this association for such more hazardous occupation. The indemnity shall not exceed the amount of the average weekly wages, or money value of the time of the insured. The insured expressly waives, on behalf of himself or any other person who shall claim any interest hereunder, all provisions of law forbidding any physician or other person who has attended or examined him, or who may hereafter attend or examine him, from disclosing any knowledge or information which is thereby acquired.

WARRANTIES IN APPLICATION.

I hereby apply for a policy to be based upon the statements and agreements herein, and on back hereof, which I warrant to be complete and true, and binding on me, whether written by me, or by the agent, or any other person; and that these statements and agreements shall be the basis of and form a material part of the policy.

I agree to notify this association should I secure additional accident or health insurance, or make any change in my occupation.

I agree that the sickness provisions of my policy will go into effect at 12 o'clock, noon, Eastern standard time, on , 1905, provided the premium has been paid; and that the association shall not be liable for any loss sustained from any sickness contracted or beginning prior to that time. The accident provisions will go into effect upon the acceptance of the application by the secretary.

National Accident Society,

NEW YORK.

Commenced Business 1885. STEPHEN VAN RENSSELAER, President.
JOSEPH I. BARNUM, Secretary.

The National Accident insures all classes of risks, and all risks are classified as "Preferred" or "A."

PREMIUM RATES.—**The "Equity" $2000 combination policy costs 50 cents per month. Policy fee, $2, payable but once.**

BENEFITS.—

Ordinary accidents.	
Death by accident	$1,000.00
Loss of both hands or both feet, or hand and foot; or both eyes	1,000.00
Loss of right hand or either foot	400.00
Loss of one eye or left hand	200.00
Weekly indemnity (52 weeks)	7.50

If the injury be received by the insured in consequence of the wrecking or disablement of any regular passenger conveyance propelled by steam, electricity or cable while he shall be riding as a passenger therein, the society will pay:

Death by accident	$2,000.00
Loss of both hands, or both feet, or hand and foot	1,500.00
Loss of both eyes	1,500.00
Loss of either hand or foot	500.00
Loss of one eye	250.00
Weekly indemnity (52 weeks)	15.00

AGE LIMIT.—Eighteen to sixty-five.

MAXIMUM INDEMNITY.—Death, $6000; weekly, $45.

THE POLICY FORM.—"EQUITY"

THE NATIONAL ACCIDENT SOCIETY OF THE CITY OF NEW YORK.

In consideration of the warranties and agreements contained in the application for this policy, a copy of which is upon the back hereof and made a part of this contract, and the payment in advance of one regular premium, and of the further advance payment of the same amount to be made at the times required, hereby accepts the person described in said application as a member of said society, subject to the by-laws and all conditions hereinafter contained or endorsed hereon, and insures him as a "Preferred" or class "A" risk for such term as is stated in the receipts signed by the secretary of the society, against the effects of bodily injury caused solely by external, violent and accidental means, and received in a "Preferred" or class "A" occupation or exposure, to wit:

If such injury shall, independently of all other causes, immediately and continuously disable him from transacting business, upon satisfactory proof of such injury and disability, he shall be indemnified against actual loss of time thereby in a sum not to exceed $7.50 per week, for such period of disability, the time to be determined by the society from the nature and severity of the injury, and consequent effect on his occupation, not exceeding, however, fifty-two consecutivec weeks from the time of the happening of such accident.

Or, if such injury alone shall immediately sever, at or above the wrist or ankle, one hand and one foot, or both hands or both feet, or shall render necessary the amputation thereof within thirty days from the happening of such injury, or shall within the said time entirely and permanently destroy the sight of both eyes, this society will pay to the insured, if he survives the same, the sum of $1000.

Or, if such injury alone shall immediately sever at or above the wrist or ankle, the right hand or either foot, or shall render necessary the amputation thereof within thirty days from the happening of such injury, the society will pay to the insured, if he survives the same, the sum of $400.

Or, if such injury alone shall immediately sever at or above the wrist the left hand, or shall render necessary the amputation thereof, within thirty days from the happening of such injury, this society will pay to the insured, if he survives the same, the sum of $200.

Or, if such injury alone shall within thirty days thereafter entirely and permanently destroy the sight of one eye, the society will pay the insured the sum of $200.

Or, if death shall result to the insured from such injuries alone within thirty days

from the happening thereof, the society will pay the sum of $1000 to Ellen Barnum, if surviving, or in the event of her prior death, to the legal representatives of the insured. Except that if the insured shall be fatally, or otherwise injured while temporarily or otherwise engaged in doing any act or thing pertaining to any occupation or exposure rated or classified as more hazardous than "Preferred" or class "A" and not herein specifically mentioned as not being covered, the insurance, weekly indemnity or specific indemnity shall be only for such sum as the premium paid will purchase at the rate fixed by said society for such increased hazard in accordance with the classification of occupations and exposures of the society in use at the time of the injury, and which is made a part of this contract and as per the table printed hereon.

CLAUSE "A."

Or, if such injury shall be received by the insured in consequence of the wrecking or disablement of any regular passenger conveyance propelled by steam, electricity or cable while he shall be riding as a passenger therein, and his death shall result solely from such injury within thirty days from the happening thereof, the society will pay upon satisfactory proof $2000 to the beneficiary above named.

Or, if such injury alone (received as defined in clause "A") shall within thirty days after the happening thereof entirely and permanently destroy the sight of both eyes, the society will pay to the insured the sum of $1500. Or, if such injury alone (received as defined in clause "A") shall immediately sever at or above the wrist or ankle, both hands or both feet, or one hand and one foot, or shall render necessary the amputation thereof, within thirty days thereafter, the society will pay to the insured the sum of $1500. Or, if such injury alone (received as defined in clause "A") shall immediately sever at or above the wrist or ankle either hand or either foot, or shall render necessary the amputation thereof within thirty days thereafter, the society will pay to the insured the sum of $500. Or, if such injury alone (received as defined in clause "A") shall entirely and permanently destroy the sight of one eye within thirty days thereafter, the society will pay to the insured the sum of $350. Or, if such injury alone (received as defined in clause "A") shall immediately and continuously disable him from transacting business, he shall be indemnified against actual loss of time thereby in a sum not to exceed $15 per week, for such period of disability, the time to be determined by the society from the nature and severity of the injury, and the consequent effect on his occupation, not exceeding, however, 52 consecutive weeks from the time of the happening of such accident.

This insurance shall not extend to or cover disappearance; nor any injury, whether fatal or non-fatal, of which there is no visible mark on the body (the body itself, in case of death, not being deemed such mark); nor death or disability happening to the insured either while intoxicated, or in consequence of his having been under the influence of any narcotic or intoxicant; nor death or disability when caused, directly or indirectly, wholly or in part, by any bodily or mental infirmity or disease, or when resulting, either directly or indirectly, wholly or in part from any of the following acts, causes or conditions, or while so engaged or affected, viz.: Suicide, sane or insane; dueling, fighting, war or riot; injury resulting from an altercation or quarrel; either voluntary or unnecessary exposure to danger or to obvious risk of injury; intentional injury inflicted by the insured or by any other person; injury received either while avoiding or resisting arrest, while violating the law, while or in consequence of violating any of the rules of a company or corporation; or in consequence of or resulting from epilepsy, apoplexy, paralysis, sunstroke, freezing, orchitis, hernia, fit, lumbago, vertigo, sleepwalking, gas or vapor; injury, fatal or otherwise, resulting from poison or infection, in any form or manner, or from anything accidentally or otherwise taken, administered, absorbed or inhaled; nor death or disability resulting from medical or surgical treatment (amputation made necessary by the particular injury for which claim is made and occurring within thirty days from the date of the accident, excepted); or in the event of drowning or shooting when the facts and circumstances of the accident and injury are not corroborated by the testimony of an actual eye-witness other than the insured, or when in the case of drowning the body is not recovered and identified (shipwrecks at sea excepted), then and in every such case the limit of the liability of this society hereunder shall be one-twentieth of the accidental death benefit for loss of life, or limb or sight, otherwise payable, and for non-fatal injuries causing disability, one-fifth of the weekly indemnity otherwise payable, for a period not exceeding ten consecutive weeks, anything whatsoever herein to the contrary notwithstanding.

This policy is issued subject to the foregoing provisions and to the conditions on the back hereof; and it shall be the duty of the insured to read this policy and the copy of his application upon the back hereof, and at once notify the secretary of any omission or incorrect statement herein, otherwise he shall be bound by the statements made herein, and the society shall not be bound by any communication made or information given to any person not herein set forth. No waiver or alteration of any of the terms or provisions of this policy, by any officer, agent, or employee of the society, shall be valid unless endorsed hereon by the president or secretary of the society.

In witness whereof, the National Accident Society, of the City of New York, has caused this policy to be signed by its president, secretary and policy writer, and delivered at the office of the society in the city of New York, State of New York, this first day of January, 1904, at twelve o'clock noon.

CONDITIONS.

This policy is issued to and accepted by the insured subject to the following provisions and conditions:

1st. The insured is permitted to travel as a passenger by regular lines of passenger conveyance anywhere throughout the civilized world.

2d. Immediately upon the happening of any accident to the insured, written notice shall be given to the secretary of the society at New York, by the insured or by the beneficiary under this policy, stating full particulars of the accident and injury, and failure to give such written notice within ten days from the date of such injury, whether the same shall result in either disability or death, shall invalidate all claims under this policy; direct and positive proof of death, or of injury and duration of disability, shall be furnished to the society, on its blank form, to be had upon request at its home office in the City of New York, in accordance with the rules and regulations therein prescribed and unless such proof shall be filed with the society within the following limit of time: (1st)—as to fatal injury—within two months from the date of death; (2nd)—as to injury resulting in the loss of one or both hands, feet or eyes—within four months from the date of such injury, and (3rd)—as to any other injury within thirty days after the termination of disability—then all claims based thereon shall be forfeited to the society.

3rd. All claims under this policy shall be subject to legal proof of insurable interest, and shall be payable within ninety days after direct and positive proofs as aforesaid have been received by the society. No legal proceedings for a recovery under this policy shall be brought within three months after the receipt by the society of proofs as above stated, and the society shall not be liable in any legal proceedings unless the same is commenced within six months from the date of the receipt of such proofs. The application for this policy and the classification of risks and exposures of the society is made a part of this contract. Fraud, misrepresentation or concealment in obtaining this policy, or any attempt by like means to obtain indemnity, shall make this contract and insurance absolutely void.

4th. Unless the application shall have been accepted by the secretary of the society, and the premium specified herein shall have been actually paid and a receipt signed by the secretary obtained therefor prior to the happening of any accident on account of which claim is made, this policy shall be null and void. This policy will be in force only for the term mentioned in the last renewal receipt signed by the secretary—if payment of the renewal premium shall be made after twelve o'clock noon on the date of expiration of the policy, neither the insured nor his beneficiary will be entitled to indemnity for any accidental injury happening between the date of expiration and the date when payment is received and accepted at the home office.

5th. The insured concedes to the society the right to cancel this policy at any time, by mailing, postage prepaid, a notice of cancellation addressed to him at the last post-office address supplied to the society, embodying an offer to return to him, upon demand, the unearned portion of the insurance moneys received by the society as applicable to the unexpired term of the policy. This contract and insurance, unless sooner terminated by forfeiture, cancellation or resignation, shall terminate without notice when the insured shall arrive at the age of sixty-six (66) years, or at once, in case he shall lose his hearing or the sight of one or both eyes, or the use of either or both feet, or hands, or if he shall become insane, his reason be impaired, or he become afflicted with any incurable disease. Any premiums paid beyond such time will be refunded upon demand.

6th. The society's total liability shall not exceed the principal sum hereby insured; and the total liability under all policies issued by the society to the insured for weekly indemnity shall not exceed the money value of the insured's time. Any advisory surgeon or other representative of the society shall be allowed to examine the person or body of the insured as often as he may deem necessary, in respect to the alleged injury or cause of death, and a refusal to present the body and to allow such examination shall invalidate and forfeit any and all claims under this policy, and in case of any post-mortem examination by or on the part of the insured's representatives or the beneficiary, the society shall be given opportunity to attend and participate.

TABLE OR SCHEDULE OF INDEMNITIES.

CLASS.	Death from Accident	Loss of Both Hands, Feet or Eyes, or Hand and Foot.	Loss of Right Hand or Either Foot.	Loss of Left Hand.	Loss of Sight of One Eye.	Weekly Indemnity, not to Exceed 52 Weeks.
	$	$	$	$	$	$
*A	1,000.00	1,000.00	400.00	200.00	200.00	7.50
B	750.00	750.00	250 00	188.00	93.00	6.00
C	500.00	500.00	166.00	125 00	62.50	5.00
D	400.00	400.00	133 00	100.00	50,00	4 00
E	300 00	300.00	100.00	75.00	37.50	3.00
F	200.00	200,00	66 00	50.00	25.00	2.00
G	100·00	100.00	33.00	25.00	12.50	1.00

* All policies are issued in Class A.—The benefits mentioned under classes B, C, D, E, F, G, show what is payable when the injuries are received while engaged in, or exposed to, those occupations stated in the manual of the society classifying occupations and exposures.

WARRANTIES IN APPLICATION, copy of which accompanies policy.

I hereby apply for membership as a preferred or Class A risk in the National Accident Society of New York, said membership to be based upon the following statement of facts which are warranted by me to be true and complete. I also understand and agree that any statements made by me or the solicitor of this application shall not bind the society unless written hereon; that payment of premium calls made to any one except the secrerary or duly authorized agent delivering receipt signed by the secretary, is not binding on the society, and that this application shall not be binding until accepted by the secretary and that the certificate of membership shall not be in force until actually issued from the office in New York.

I understand the classification of risks, and agree that for any injury received while temporarily or otherwise engaged in doing any act or thing pertaining to any occupation or exposure rated or classified by this society, as more hazardous than Preferred or Class A, I or my beneficiary, as the case may be, shall be entitled to receive only such sum as the premium paid will purchase at the rate fixed by said society for such increased hazard as per the classification of risks by this society.

I hereby agree that this application and warranty, together with the premium paid by me shall be the basis of the contract between the society and me, and if a policy shall be issued by said society upon this application, I agree to accept such policy, subject to all the conditions, provisions and classifications contained in such policy, or referred to thereon, which I understand cannot be altered or changed by any agent or solicitor of the society, either before or after the issuing thereof. I also hereby appoint the secretary of the society my proxy, during my membership, to vote for me on all matters properly coming before the members (voting proxy may be revoked at discretion of applicant).

HEALTH INSURANCE.

The Equity Sick Benefit Policy costs 50 cents per month for each $5 of weekly indemnity, and covers all sickness which confines the insured to the house and requires the attendance of a physician.

THE POLICY FORM.

The National Accident Society of the city of New York in consideration of the warranties and agreements contained in the application for this policy, a copy of which is upon the back hereof and made a part of this contract, and the payment in advance of one regular premium, and of the further advance payment of the same amount to be made at the times required, does hereby insure the person described in said application in the sum of ten dollars per week, or at that rate for the number of consecutive days that the assured is necessarily and continuously confined strictly to the house and regularly visited, at the house, by a registered physician in good standing, not exceeding twenty-six consecutive weeks, by reason of any sickness or disease that is contracted and begins after this policy has been in full force and effect without delinquency, for thirty days immediately preceding the beginning of such illness; and a partial indemnity at one-half said weekly rate for such time, not exceeding eight weeks, as he shall, immediately after said confinement by reason of such sickness, be wholly and continuously disabled and prevented from attending to or performing any and all kinds of business, though not necessarily confined to the house, but requires the regular treatment of a registered physician.

(1.) This policy shall be in force from 12 o'clock noon (standard time), on the date of issue for such term as is stated in the receipts signed by the secretary of the society, but if the payment of any premium shall be made after the expiration of the last official receipt, the indemnity herein provided shall be suspended for thirty days from and after the date of such delinquent payment. No premium shall be paid by deduction from any claim pending against the society.

(2.) Notice of any sickness for which claim is to be made under this policy shall be given in writing addressed to the secretary of the society at New York, with full particulars thereof, and failure to give such written notice within ten days from date of beginning of illness shall invalidate all claims under this policy. In no event shall notice of sickness operate as notice of accident nor notice of accident as notice of sickness.

(3.) The insurance under this contract does not cover any sickness, disease or disability resulting wholly or in part, directly or indirectly from intoxication or the use of narcotics, inhalation of gas, vapor or anæsthetic, voluntary or unnecessary exposure to contagion or infection, wilful or gross negligence or accidental injuries, nor from *tuberculosis, rheumatism* in any form, paralysis, insanity or venereal diseases. If the *assured shall become entitled* to indemnity under any contract issued by this society *for disability on account of* accidental injuries, the society shall not, for the same *period of time, or for the* same cause, be liable for any indemnity on account of sickness

(4.) The insured concedes to the society the right to cancel this policy at any time, by mailing, postage prepaid, a notice of cancellation addressed to him at the last post-office address furnished to the society, embodying an offer to return to him upon demand, the unearned portion of the insurance moneys received by the society, as applicable to the unexpired term of the policy. This contract and insurance, unless sooner terminated by forfeiture, cancellation or resignation, shall terminate when the insured shall arrive at the age of sixty-one (61) years, or at once, in case he shall lose his hearing, or the sight of one or both eyes, or the use of either or both feet, or hands, or if he shall become insane or his reason be impaired.

(5.) Any medical examiner or other representative of the society shall be allowed, as often as is deemed necessary, to examine the person or body of the assured in respect to alleged sickness. Refusal to allow such examination shall invalidate any and all claims under this policy.

(6.) All claims under this policy shall be subject to proof of insurable interest, and shall be payable within ninety days after direct and positive proofs as aforesaid have been received by the society. And no legal proceedings for a recovery under this policy shall be brought within three months after the receipt by the society of proofs as above stated, and the society shall not be liable in any legal proceedings unless the same is commenced within six months from the date of the receipt of such proofs. Fraud, misrepresentation or concealment in obtaining this policy, or any attempt by like means to obtain sick benefit shall make this contract and insurance absolutely void.

APPLICATION.

I hereby apply for membership in the National Accident Society of New York, said membership to be based upon the following statement of facts which are warranted by me to be true and complete. I also understand and agree that any statements made by me or the solicitor of this application, shall not bind the society unless written hereon; that payment of premium calls made to anyone except the secretary or duly authorized agent delivering receipt signed by the secretary, is not binding on the society and that this application shall not be binding until accepted by the secretary and that the certificate of membership shall not be in force until actually issued from the office in New York.

I understand and agree that I am not entitled to benefits for sickness originating before the expiration of thirty days from date of my policy or any reinstatement thereof, and that total disability benefits for sickness will be paid only for the consecutive number of days that I am strictly confined to the house and regularly visited by a registered physician in good standing.

I hereby agree that this application and warranty, together with the premium paid by me shall be the basis of the contract between the society and me, and if a policy shall be issued by said society upon this application I agree to accept such policy subject to all the conditions, provisions and classifications contained in such policy, or referred to therein, which I understand cannot be altered or changed by any agent or solicitor of the society either before or after issuing thereof.

The Ridgely Protective Association,

WORCESTER, MASS.

Incorporated 1894. Hon. F. A. HARRINGTON, President.
A. L. PRATT, Secretary and General Manager.

This association was organized for the purpose of paying sick, accident and death benefits to members of the I. O. O. F. only.

COST OF MEMBERSHIP.—An admission fee of $5 is payable at time of application and is returned if applicant is rejected. The assessment is $12 a year, payable quarterly.

"RECORD" BENEFIT CERTIFICATE.—TABLE OF BENEFITS.

Class.	Weekly Accident Indemnity.	Weekly Sick Benefit.	For Loss of Hand and Foot, or both Hands, both Feet, or both Eyes.	For Loss of Hand above the Wrist, or a Foot above the Ankle.	Loss of One Eye.	Death by Accident.	Death by Sickness.	Special Weekly Traveling Indemnity.
1...	$25.00	$10.00	$1,500.00	$750 00	$250.00	$500.00	$100.00	$50.00
2...	20.00	10.00	1,200.00	600.00	200.00	400.00	100.00	50.00
3...	15 00	10.00	900.00	450.00	150.00	350.00	100.00	50.00
4...	12.50	10.00	750.00	375.00	125.00	300.00	100.00	50.00
5..	10.00	10.00	600.00	300.00	100 00	250.00	100.00	50.00
6...	7.50	10.00	450.00	225.00	75.00	200.00	100.00	50.00
7...	5.00	8.00	300.00	150.00	50.00	100.00	100.00	50.00
8...	3.00	5.00	180.00	90.00	30.00	100.00	100.00	50.00

All the above classes except Class 8 are issued at the estimated cost of twelve dollars a year or $3 per quarter. Class 8 costs $2 per quarter. Applicants rated in Class 1 or 2 may apply for a certificate providing $15 weekly sick benefit and costing $1 more per quarter.

THE POLICY FORM.—"RECORD" CLASS 1.

AGE, 30.

The Ridgely Protective Association, Worcester, Mass., in consideration of the representations, agreements and warranties contained in the application for membership and for this certificate, which are hereby made a part of this contract (a true copy of said application being given on page 4 hereof), and the agreement on the part of the applicant to accept the provisions and conditions herein and herein contained, and to accept and comply with the rules and regulations of the association, as from time to time made, all of which are hereby declared to be material parts of this contract, and in further consideration of the payment of the admission fee and the advance payments of such assessments as may be required under this certificate, the Ridgely Protective Association does hereby accept James Powers, of New York, County of New York, State of N. Y., as a member, and

A In case of death, agrees, as hereinafter conditioned, to pay to his legal beneficiary or beneficiaries upon receipt of notice within ten days of death, a funeral benefit of one hundred dollars if his death shall be the result of accident or sickness, or the sum of five hundred dollars if accidental injuries, caused solely through external, violent, and involuntary means, of which there shall be external and visible marks upon the body, shall, alone, cause his death within ninety days from date of accident, or agrees to pay to him upon receipt from him of proper notice and proof of disability, as described hereinafter, weekly indemnity, or benefits in lieu thereof, as follows:

B. In case of accidental injuries which shall result from violent, external, and involuntary causes, shall leave external and visible marks of wounds, fracture, or dislocation upon the body of the insured, and shall not cause his death within ninety days, but shall totally disable him from the date of the accident and for not less than the next seven (7) days, the sum of twenty-five dollars per week during such total disability; or, if such accident shall not totally disable him but shall cause his

C. Partial disability, and immediately prevent him from performing a majority of the duties of his occupation, as described in his application, a sum of not more than twelve 50/100 dollars per week to be determined by the officers of the association, according to the nature and effect of the injury;

D. Or special indemnity of fifty dollars per week during total disability for a period not to exceed ten (10) weeks; (a) if he shall be riding as a passenger in any public conveyance, propelled by steam, cable, or electricity (motor carriages excepted) and in consequence of the wrecking of the same shall receive bodily injuries; or (b) if he shall be a guest in any public hotel, or a spectator in any theatre, or one of the congregation in any church, and in consequence of the burning thereof, shall, while attempting to escape therefrom, receive bodily injuries; provided that, in order to recover such special indemnity, such injuries shall leave external marks of fracture or dislocation upon his body, and totally disable him from date of accident for not less than the next seven (7) days;

E. Or in lieu of other benefits the sum of 1500 dollars if such injury as described in Provision B shall alone, either directly or through amputation within ninety days after the happening of the accident, cause the loss by actual separation at or above the wrist or ankle of one hand and one foot, or both hands or both feet, or shall within ninety days entirely and permanently destroy the sight of both eyes; or the sum of 750 dollars if the accident shall within said time cause such loss of one hand or one foot; or the sum of 250 dollars if such accident shall within ninety days permanently destroy the sight of one eye; provided the insured possessed the full use of both hands, both feet and both eyes previous to such injury, it being understood and agreed that this certificate is absolutely void if at the time of applying for same the insured had suffered the loss of, or use of either hand, or either foot, or either eye;

F. Provided that, if he shall receive injuries while exposed, temporarily or otherwise, to a risk, classed as more hazardous than his occupation as given in his application, he, or his beneficiary, shall be entitled only to such amount as is provided for that more hazardous risk in the classification of risks adopted by the association and in force at the date of this certificate or of any reinstatement hereunder, and that death or disability caused wholly or in part by poisoning (septic or otherwise), inhaling of gas or vapor, strains, and injuries not immediately disabling, shall be considered as death or disability resulting from sickness;

G. Or for total disability caused by sickness with a pronounced disease necessitating absolute, continuous confinement within his house or residence at least seven consecutive days, (a) the sum of ten dollars per week (and a proportionate amount for the fractional part of a week) for the period he shall be so confined, and (b) half that sum for each entire week of total disability continuing thereafter and therefrom; provided that indemnity in any case shall be payable only while the insured is under the personal care of a qualified physician;

H. Provided, however, that this association does not agree to pay to any certificate holder or beneficiary in any case a greater sum than is realized by the association from one assessment made and assessed upon all holders of certificates assessable at the date of death or disability; and provided, further, that all assessments except those especially designated as per capita tax shall be used solely for the payment of claims. Any certificate holder failing to pay his assessments within thirty days of notice thereof shall forfeit all claims upon the association, but may, at the discretion of the secretary, be reinstated, if in good health and otherwise acceptable, upon complying with such conditions as may be required. Notice of assessment sent to the last given post-office address of the certificate holder shall be deemed a proper legal notification, and in all cases where assessments are paid to a local secretary or collector, such local secretary or collector shall be the representative and agent of the insured and not of the association.

1. The insured shall at all times exercise due care and diligence for his personal safety and protection; he shall from the commencement of and during any disability employ the personal attendance of a graduate from a reputable college of medicine; and, in case of injury affecting the lower limbs, he shall, to hasten recovery, give them absolute rest.

2. Weekly indemnity under this contract shall not commence more than seven days prior to the time that written notice of disability, signed by the insured or his attending physician, shall have been mailed post-paid to the home office at Worcester, Mass.

3. Reports and affidavits, giving information concerning the disability or death of the insured, shall be furnished by the insured (in case of death, by his beneficiary) and by his attending physician or surgeon, as requested by the home office, and within time specified in the blanks which may be furnished for the purpose, or rights to benefits shall be wholly forfeited. The furnishing of any blank or forms for a report or proof of any kind to the insured, his beneficiary, or his attending physician shall not be construed to be a waiver by the association of any of the provisions or conditions of this contract, nor to be an admission by the association of any liability whatever.

4. Indemnity shall not be payable for any death or disability that may be caused by or attributable, wholly or in part, to any of the following causes: Orchitis, any disease of the genital organs, hernia (except it be caused by an accident as described in Provision B), fits, insanity, or in consequence of the insured being or having been under the influence of intoxicating liquors or narcotics, or in consequence of fighting, rioting,

or strikes, or voluntary exposure to obvious danger, or in consequence of getting on or off or attempting to get on or off any passenger or other conveyance while the same shall be in motion.

5. A disability commencing within twelve months from date of this certificate or of any reinstatement hereunder, to which rheumatism, lumbago, sciatica, tuberculosis or malaria contributes, shall entitle the insured to not more than half the amounts named in Provision G, and if the insured has had any of these diseases prior to date of this certificate, no indemnity shall be due for a recurrence commencing within said twelve months.

6. Indemnity shall not be payable for any disability or death which shall be caused by accident received prior to the date of this certificate or of any reinstatement hereunder, or for any disability or death which shall be caused by sickness or ailment commencing prior to the expiration of fifteen days from date of this certificate or of any reinstatement hereunder. Payment in case of death caused by drowning, freezing, or sunstroke shall not exceed one hundred dollars.

7. The weekly indemnities provided by this certificate, collectively, shall not cover periods of disability exceeding sixty (60) weeks in the aggregate. The term. total disability, under this certificate, shall mean inability to perform any of the duties of any and every kind of business or occupation.

8. Final and complete proof of death or disability shall be filed at the home office of the association within thirty (30) days after death or cessation of disability; and the association shall have ninety (90) days from date such proofs are filed to investigate the same before any payment thereon shall be due.

9. No person except the president, secretary or manager shall alter or waive any provision or condition of this certificate, issue permits, sign receipts, or make contracts of any kind. The association shall be responsible for money or assessments collected only when its secretary's receipt is presented in exchange. The association may terminate this certificate at any time by mailing notice of termination to the last given address of the insured, together with a check for all unearned assessments then credited to him.

10. In the event that this association and the insured or his beneficiary disagree as to the liability of this association under this certificate, it is agreed, and this certificate is issued upon the express condition, that such liability shall be determined by arbitration; the board of arbitrators to consist of three members of the association, one to be chosen by the association, one by the insured or by his beneficiary, and the third shall be mutually agreed upon by the two arbitrators thus chosen. In case the board of arbitrators should decide that the association is liable to the insured or his beneficiary under this certificate for the full amount claimed, it is hereby agreed that the association shall pay said amount, together with full costs of arbitration, but in case the arbitrators disagree, or decide that the association is not liable under this certificate for the full amount claimed, the expense of said arbitration shall be borne by the insured or claimant. It is further conditioned that the meeting of said board of arbitration shall be held at the home office of the association at Worcester, Mass., and that no legal proceedings for recovery under this certificate shall be commenced until after said board of arbitration shall have submitted a written report of their decision to said association, unless the association having been requested in writing to arbitrate has refused to arbitrate.

11. No suit or action, whether at law or in equity, shall be commenced against the association, nor shall the association be liable in any legal proceedings, until the expiration of ninety (90) days after proof of claim in form required by the association shall have been duly filed in the home office of the association, unless the association shall, after demand, have refused to furnish blanks upon which such proof can be made; and, in any event, only if such proceedings are commenced within six (6) months from the date such proofs of death or disability are received at the home office.

In witness whereof, The Ridgely Protective Association has caused this certificate to be sealed and signed by its president and secretary, at Worcester, Massachusetts, this 1st day of February, one thousand nine hundred and four, at twelve o'clock noon.

WARRANTIES IN APPLICATION.

I do hereby apply to The Ridgely Protective Association, of Worcester, Mass., for membership and benefit certificate, based upon the following statements and answers, which I hereby warrant to be true and complete, agreeing that any untrue or incomplete statement or answer shall nullify said certificate.

I also understand and agree that any statements made by me to any person, or by any person made to me, shall not bind the association, unless said statements are written herein and accepted by said association.

I hereby authorize the person who proposes me for membership to act as my representative in making out and forwarding this application, and consent and agree to accept the classification of risks, and all of the provisions, conditions and agreements contained in the benefit certificate issued me by the Ridgely Protective Association, if I am accepted as a member, and that the benefits under said certificate shall be null and void if at the time of its delivery I am not in good health, or am suffering from any form of disability.

I further consent and agree that no claim shall be made for any disability (excepting as is provided for accidental injuries) which may commence prior to or within the first fifteen days from the date said certificate is issued.

United States Indemnity Society,

BOSTON, MASS.

Commenced Business 1897.
ALBERT C. SMITH, Secretary.

WM. H. JONES, President.
DAVID T. MONTAGUE, Treasurer.

The United States Indemnity issues a policy providing indemnity for sickness as well as for accidental injuries. Members are graded under classifications, according to occupation.

PREMIUMS.—A membership fee of $3 is payable on entrance. The quarterly cost is $3. Premiums may be paid annually, semi-annually or quarterly, in advance. A combination policy providing double benefits for injuries received in consequence of the wrecking or disablement of a passenger conveyance and also providing from one-fifth to one-half indemnity for partial disability is issued at a cost of $4 per quarter.

BENEFITS.—

CLASS.	Weekly Accident Indemnity 52 Weeks.	For Loss of Hand and Foot or Both Hands, or Both Feet, or Both Eyes.	For Loss of Either Hand Above the Wrist, or Either Foot Above Ankle	For Loss of One Eye.	Death Benefit for Accidental Death.	Death by Sickness.
	$	$	$	$	$	$
1.....	25.00	1,300.00	300.00	100.00	100.00	100.00
2.....	20.00	1,000.00	250.00	100.00	100.00	100.00
3.....	15.00	900.00	200.00	100.00	100.00	100.00
4.....	12.50	750.00	100.00	100.00	100.00	100.00
5.....	10.00	625.00	100.00	100.00	100.00	100.00
6.....	7.50	500.00	100.00	100.00	100.00	100.00
7.....	5.00	375.00	100.00	100.00	100.00	100.00
8.....	2.50	225.00	100.00	100.00	100.00	100.00
9.....	1.50	125.00	100.00	100.00	100.00	100.00

Weekly indemnity for sickness in either class, after first week for twenty-six weeks, as follows; First 8 weeks, $8 per week; second 6 weeks, $10 per week; third 6 weeks, $12 per week; next 6 weeks, $15 per week.

AGE LIMIT.—Eighteen to sixty.

MAXIMUM INDEMNITY.—Weekly, $25 for accidents and $15 for sickness. Death, $100 for accident and $100 for sickness.

THE POLICY FORM.—"STANDARD."

In consideration of the warranties contained in the application for membership, a copy of which is printed on the back hereof, the payment of the membership fee, and the further payment of annual dues, and such assessments as shall be required for the payment of claims and for the emergency and death funds as hereinafter provided:

Hereby certifies that Uriah Underwood, by occupation an undertaker, residing in Boston, county of Sussex, State of Massachusetts, is a member of the society, he having been duly elected to membership in Unity Council, No. 0123, and is entitled to the following benefits, subject to the conditions herein contained:

1. The sum of eight dollars per week for the first eight weeks, ten dollars per week for the next six weeks, twelve dollars per week for the next six weeks, and fifteen dollars per week for the next six weeks, for loss of time resulting from sickness, as hereinafter provided.

2. *Or, the* sum of $25 per week for a period not exceeding fifty-two weeks' disability

for loss of time resulting solely from bodily injuries effected through external, violent and accidental means which shall leave external marks, contusions or wounds upon the body, visible to the eye, and which shall, independent of all other causes, immediately, wholly and continuously disable and prevent the insured from performing all the duties pertaining to his occupation as above stated, but which shall not cause the loss of one or both hands, feet or eyes.

3. Or, the sum of $1300 in lieu of weekly benefits if such injury received as aforesaid shall either directly or through amputation within thirty days of the happening of the accident cause the loss by actual separation at or above the wrist or ankle of one hand and one foot, or both hands or both feet, or shall within thirty days entirely and permanently destroy the sight of both eyes; provided, however, that if prior to the accident the insured shall have lost or had only the impaired use of either hand, foot or eye, the loss of the other shall be held to be the loss of one member only, and payment of any such claim shall terminate this certificate.

4. Or, the sum of $300 in lieu of weekly benefits if the insured shall as aforesaid lose a hand above the wrist or a foot above the ankle, and payment of any such claim shall terminate this certificate.

5. Or, the sum of one hundred dollars in lieu of weekly benefits if the insured shall as aforesaid within thirty days entirely and permanently lose the sight of one eye.

6. Or, in event of the death of the member while in good standing, the society agrees to pay to , if living, if not, to the legal representatives of said member, in trust however for and to be forthwith paid over to his legal beneficiaries, the sum of one hundred dollars.

This certificate is issued by the said society and accepted by the member subject to the following conditions.

1. With reference to disability or death resulting from accident, this certificate shall take effect at noon on the day of its date. With reference to disability or death resulting from sickness, this certificate shall take effect at noon on the ninetieth day after its date, and no benefits will be paid for disability arising from sickness beginning prior to noon of said ninetieth day, or for death resulting from such sickness. In the event of either sickness or accident resulting in death, weekly indemnity will be paid for not exceeding two (2) weeks.

2. A disability resulting from sickness in order to constitute a claim must be continuous, complete and total, requiring absolute confinement to the house during the period for which benefits are claimed and for not less than fourteen consecutive days, and the first fourteen days' liability, as aforesaid, shall constitute the first benefit week. In case of disability arising from accident, the time shall be computed from the beginning of the disability.

3. Regular assessments shall be payable quarterly on the last day of some month. Notice of when the dues or assessments are payable shall be given each member a reasonable time before the same are due, such notice to be not less than fifteen days; and any member failing to pay his quarterly dues, or assessments, on or before the day on which the same are payable, shall stand suspended; and neither he nor his beneficiary shall be entitled to benefits for disability beginning or death occurring subsequent to that date. Provided, however, that a member whose certificate has lapsed, as aforesaid, may, if in good health, be reinstated, subject to the approval of the secretary, upon payment of the current quarterly dues, and assessments and reinstatement shall date from the receipt of such payment at the home office; but such reinstatement shall not entitle the insured or beneficiary to indemnity for loss resulting from accident occurring prior to the date of reinstatement nor for any loss resulting from sickness beginning prior to the expiration of thirty days after such reinstatement. Any notice mailed, postage prepaid, to the last address given the home office by a member, shall be considered a legal notice to him. Local council dues, if any, shall be such an amount and payable at such times as the by-laws of the local council may provide.

4. A member shall not be entitled to indemnity for two disabilities at one and the same time, resulting respectively from sickness and accident; and in the event that it is uncertain whether a disability is the result of an accident or results from sickness, the medical director of the society shall decide, and benefits will be paid accordingly.

5. Notice of death or injury or of the beginning of sickness for which, or for the result of which, claim is to be made, must be given in writing to the society at its home office in Boston, Mass., giving the name and address of the insured, and in the event of death, of the beneficiary, with full particulars of the injury, sickness or death, and be received there within ten days from the date of the accident or beginning of the sickness, for which claim is made; and failure on the part of the insured or beneficiary to comply strictly with the above notice requirements, shall invalidate any and all claims under this certificate. Notice to a collector or other representative of the society is not notice to the society.

6. Fraud or concealment in obtaining membership or attempts by similar means to obtain indemnity shall render this certificate null and void, and all payments made shall be forfeited to the society. The application for membership, a copy of which is printed on the back hereof, and the classification of occupations and exposures in use by the society, are hereby declared to be material parts of this contract.

7. No claim hereunder shall be valid unless satisfactory and sworn proofs of loss shall be filed with the society at its office in Boston, within thirty days after death, loss of limb or sight, or in event of a claim for disability within thirty days after such disability shall have terminated.

8. All claims under this policy shall be payable at the office of the society in Boston, withid thirty days after the receipt of satisfactory and sworn proofs of loss, but no action or proceeding at law or in equity for a recovery hereunder, shall be commenced until

after the expiration of ninety days from date of filing such proof, nor after one year from the date of accident, beginning of sickness or death.

9. Disability, or other loss, resulting wholly or in part, directly or indirectly, from sunstroke, freezing, carbuncles, boils, felons, abscesses, ulcers, blood poison or contact with poisonous or infectious substances, piles, lumbago, crick or lame back or strain of back shall be considered as resulting from sickness and paid accordingly, whatever the original cause.

10. The benefits under this certificate shall not extend to any case of disability the cause of which is unknown or incapable of positive proof; or to disability resulting from or contributed to by insanity, rheumatism, sciatica, neurasthenia, paralysis, tuberculosis, vertigo, dropsy, cancer, nervous prostration, nor to any disability not totally disabling; or to disability resulting from abuse or disease of the genital organs; or to any disability or death which shall happen or result from dueling, fighting, wrestling, riding, driving or in races, wilfully self-inflicted injuries or abuses, suicide or attempted suicide (sane or insane); or by war or riot; or by voluntary exposure to unnecessary danger; or in consequence of the insured being or having been under the influence of intoxicating liquors or of narcotics; or while engaged in any unlawful act; or while employed, temporarily or otherwise, in any occupation not insurable in this society or not classed in the rate book in use by this society; nor in case of disability where the attendance of a physician is not required during disability, and indemnity will not be allowed outside of the period comprised between the first and last visits of the physician. In the event of disability caused by a cold, la grippe, influenza or malaria, the weekly indemnity payable under this certificate shall not exceed one week.

11. If the policyholder is injured after having changed his occupation to one classified by this society as more hazardous than that herein described, or receives an injury while engaged temporarily or otherwise in an occupation, or while performing duties not incident to his occupation as described in his application, but incident to an occupation classed by the society as more hazardous than the one under which this poticy is issued, the policyholder or his beneficiary shall only be entitled to the indemnity or benefit provided in said classification for persons engaged in such more hazardous occupation or exposure.

12. The total liability under this certificate shall in no event exceed the principal sums herein provided for, namely, the amount required for the payment of twenty-six weeks' indemnity for disability resulting from sickness, or fifty-two weeks' indemnity for disability resulting from accident; and upon the payment at any time of either of the principal sums, as aforesaid, this certificate and membership shall thereupon cease. With the exception of the death benefit, this policy may be cancelled at any time without prejudice to the rights of the insured to any claim then pending, by mailing notice of cancellation to the insured's address as it appears on the records of the society, with a check for dues and assessments, if any, paid in advance of that date. The death benefit portion of the policy may be thereafter continued by the insured upon payment of quarterly dues of one dollar per year and assessments of fifty cents per quarter.

13. The beneficiary named in this policy shall have no vested interest therein, and a release of the society by the policyholder shall bar all further rights of any person claiming hereunder. A member may change the beneficiary hereunder subject to the assent of the secretary or general manager.

14. It is hereby agreed that a death fund and an emergency fund as permitted by the laws of Massachusetts now or hereafter in force, may be accumulated and maintained from assessments called for the payment of death benefits.

In witness whereof, the United States Indemnity Society has caused this certificate to be signed by its president and secretary, and its corporate seal to be affixed at Boston, Suffolk County, Massachusetts, this first day of April, 1906.

WARRANTIES IN APPLICATION.

I hereby apply for membership in the above society, said membership to be based upon the following statements of facts, which I hereby warrant to be true and complete, agreeing that any untrue statement or the concealment of any fact or facts shall void the certificate. I also understand and agree that any statements made by me to any person or by any person to me, shall not bind the society unless written herein.

I understand and agree that, if a certificate is granted on this application, I shall not be entitled to indemnity for any sickness that may commence during my first ninety days' membership, or for the first seven days of any total disability arising from sickness and that a disability to constitute a claim for sickness must be of not less than fourteen (14) days' duration, or for any disease the nature, cause or name of which is unknown or incapable of direct or positive proof, or from any self-inflicted injuries or abuses, or for abuse or disease of genital organs, or for illegal acts, or for the acts committed while under the influence of intoxicating liquors; or for disease not wholly disabling, or for disability incurred while engaged in employments not insurable under the certificate issued hereon. And I furthermore understand and agree that, if I am injured in any exposure or employment classified by this society as more hazardous than that above stated, I shall be entitled to receive such indemnity only as is provided for in the classification of risks for such increased hazard. And I further agree that this insurance is applied for, subject to the conditions and agreements contained in the certificate which shall be issued upon this application; that it shall not take effect until delivery of the certificate, and that said contract shall not be binding upon the company unless at the time of its delivery I am in good health. I also agree that the foregoing statement of facts, all of which statements are hereby declared to be warranties, shall be the basis and form a material part of the contract between the society and myself. And I further agree to be bound by the constitution and by-laws of the society and the by-laws of any *local council of* which I may become a member.

The Woodmen Accident Association

(Division One),

LINCOLN, NEB.

Commenced Business, 1890.

A. O. FAULKNER, Pres. C. E. SPANGLER, Sec.

The association insures against accident under eight classifications of risks and accepts all members of fraternal societies who are under sixty years of age. When a member attains the age of sixty-five his membership ceases.

Admission fee $3, certificate fee $1, and assessments $2 quarterly.

TABLE OF BENEFITS—DIVISION ONE.

CLASS.	Select.	Preferred.	Ordinary.	Common.	Medium.	Speci l.	Hazardous.	Ex. Hazardous.
	$	$	$	$	$	$	$	$
Weekly indemnity for total disability.....	24	18.00	15.00	12	12	9.60	7.20	4.80
Weekly indemnity for partial disability...	6	4.50	3.75	3	3	2.40	1.80	1.20
Loss of right hand...	1,500	1,000.00	750.00	625	500	400.00	300.00	200.00
Loss of left hand or either foot.....	1,000	650.00	500.00	400	300	250.00	200.00	125.00
Loss of one eye.....	375	250.00	187.00	156	125	100.00	75.00	50.00
Loss of both eyes, both hands, both feet, or hand and foot.....	3,000	2,000.00	1,500.00	1,250	1,000	800.00	600.00	400,00

THE POLICY FORM.

The Woodmen Accident Association (Division One), Lincoln, Neb., in consideration of the membership fee, and of the warranties, agreements and conditions contained in his application for membership which is made a part hereof and a copy of which appears on the back of this certificate does hereby accept as a member Charles Whiting, of New York, County of New York, State of New York, by occupation a harness maker.

This association agrees to pay said member, subject to the conditions printed hereon and to the articles of incorporation, by-laws, and rules of said association in case of loss of one or both eyes, hands or feet, or weekly benefits, when such loss or disab lity is caused directly and exclusively by bodily injury effected by external, violent and accidental means, provided, however, that said injury shall immediately sever one or both hands, or one or both feet at or above the wrist or ankle, or shall render amputation thereof, at or above the wrist or ankle, necessary within 90 days thereof, or shall immediately and entirely destroy one or both eyes, or within 90 days thereof, entirely and permanently destroy the sight thereof, the following sums, to wit, $3000 for the loss or destruction of the sight of both eyes, or the loss of both hands or both feet, or one hand and one foot; $1500 for the loss of the right hand; $1000 for the loss of the left hand or either foot; $375 for the loss or destruction of the sight of either eye; $24 per week for not exceeding 104 consecutive weeks for immediate, continuous and total disability, which shall prevent him from performing any part of his business or occupation; $6 per week for partial disability not to exceed ten consecutive weeks.

Provided, this association shall not be liable for more than one of the specific benefits for the same injury, nor for weekly benefits where there is provided specific benefits, nor for a greater sum in any case than the largest amount mentioned herein.

The certificate holder shall pay all dues and assessments levied upon him by this association, and this certificate shall not be in effect until all assessments and dues as aforesaid are paid prior to the accident for which benefits are claimed, and failure to pay such assessments and dues on or before such assessments and dues are due and payable shall render this certificate void, and all monies paid by the holder thereof on account of *this certificate* shall be forfeited to this association.

This certificate does not cover disabilities resulting from fighting, taking poison or contact with poisonous substances, or intentional injuries whether inflicted by the insured or any other person.

In Witness Whereof, The Woodmen Accident Association has caused these presents to be signed by its president and attested by its secretary and delivered at the office of the association in the city of Lincoln, State of Nebraska, this first day of February, one thousand nine hundred and four.

WARRANTIES IN APPLICATION, copy of which accompanies policy.

I hereby apply for membership in the Woodmen Accident Association of Lincoln, Nebraska, and agree that this application for membership shall not be binding until approved by the secretary of said association, and the insurance thereunder shall be in force from twelve o'clock noon on the date that the application is approved by the secretary and not otherwise; and that my membership therein and the certificate to be issued to me upon this application shall be based upon the classification of my business or occupation, and the following statements of facts which are complete. These statements and answers and each of them are hereby agreed to be strict warranties, whether written by me or not. This association is not to be bound by statements made by any person, unless the same is fully set forth herein, and it is agreed that this application and condition herein is the basis, and shall form a part of the certificate issued hereon.

I agree that in case I am accidentally injured notice thereof shall be given the association, at its home office at Lincoln, Nebraska, within 15 days of the date of said accident, as a condition precedent to receiving benefits.

My habits are temperate, and I agree that my certificate shall not apply to, nor cover any injury happening while under the influence of intoxicating liquors or narcotics.

I hereby agree that no benefits shall be paid under the certificate issued hereon, if any mental or bodily disease or infirmity shall in any way contribute to an injury, it being understood and agreed that the association is liable only for disability resulting from accidental injury, which disability must be continuous, and entirely independent of all other causes.

I hereby agree that in case I am injured in any occupation prohibited by this association, I shall not be entitled to benefits. If I am accidentally injured by handling firearms, I shall receive only the benefits provided by this association in class hazardous.

I understand the classification of my occupation and hereby agree that if I am injured or disabled while engaged temporarily or otherwise in any occupation classed by this association as more hazardous than that under which this certificate is issued, I shall be entitled only to the benefits provided by this association in its classified tables for such increased hazard, which classified tables are made a part of the contract, together with this application and certificate to be issued hereon.

General Instructions.

POWERS OF AGENTS.—No agent has authority to bind his company by the acceptance of any risk; nor to change rates; nor have agents authority to make any change in certificates, however slight.

PROHIBITED RISKS.—Persons who are blind, deaf, compelled to use a crutch, insane, demented, subject to fits, intemperate, reckless or disreputable, or without visible means of support, are not insurable.

OCCUPATIONS.—The business or occupation (if more than one) of each applicant should be stated definitely, for upon the nature of the business or occupation the classification depends. It is not sufficient to simply say, "Merchant," but it should be stated what kind of goods he handles; or in case of a carpenter, whether he uses a circular saw; of a manufacturer, whether working or not working, and also the kind of articles manufactured; of a contractor, state the nature of his work; of a common laborer, the kind of work, whether on a railroad, a farm, in a workshop, or a sawmill. When an applicant has more than one occupation, that of the greatest hazard will govern the classification.

WHAT IS INSURED AGAINST.—Accident contracts provide against death, loss of one or more limbs, one or both eyes, permanent total disability, and bodily injuries—such as dislocations, fractures, broken bones, bruises, cuts, gunshot wounds, crushing or mangling, burns and scalds, bites of dogs or serpents, stroke of lightning, drowning, or injuries produced by falls, effected through external, violent and accidental means, within the intent and meaning of the contract, and its conditions as thereto annexed, whether such accidents happen while traveling, on the street or the farm, in the store, office, mill or workshop, or in any of the lawful and usual avocations of life.

WHAT IS NOT INSURED AGAINST.—The insurance does not extend to any bodily injury of which there shall be no external or visible sign, nor to any bodily injury happening directly or indirectly in consequence of disease, or by any surgical operation, or medical or mechanical treatment, nor to hemorrhage, rheumatism, "crick," gout, hernia, felons, boils, nor to injuries caused by duelling, fighting, wrestling, lifting, or by over-exertion, or by suicide, sunstroke, freezing, poison, self-inflicted injuries, or in consequence of war, riot or invasion, or to disappearance, or in consequence of drunkenness, breach of the law, or voluntary exposure to unnecessary danger, hazard, or perilous adventure. Injuries caused by over-exertion, or paralysis, epilepsy, or natural decay of the system, are not "accidents" within the meaning of the contract.

WHAT CONSTITUTES "OCCUPATION."—The restrictions as to occupation apply only to those who follow such occupation as a trade, or means of livelihood, and do not debar persons classified as "preferred" from ordinary business or pleasure travel, or from occasional labor about the house or grounds, as may be demanded for the comfort or convenience of their families.

BENEFITS UNDER

The following table shows the benefits granted by the principal only the first classification of risks is dealt with, that is, preferred sum. The benefits under combination policies, which compensate senger in any regular passenger conveyance propelled by steam, in a passenger elevator or a burning building are also shown. veyance, no matter how propelled

Companies.		Annual Premium, Select Risks.	Death, Both Eyes, Hands or Feet, Hand and Foot.	Right Hand or Either Leg.	Left Hand.	Either Foot.	One Eye.
		$	$	$	$	$	$
Ætna Life	Reg.	20.00	5,000	1,667	1,667	1,667	*d*
Hartford.	Comb.	25.00	10,000	5,000	5,000	5,000	3,333
American Casualty	Reg.	20.00	5,000	2,500	2,500	2,500	1,250
Reading.	Comb.	25.00	10,000	5,000	5,000	5,000	2,500
American Fidelity	Reg.	20.00	5,000	2,500	2,500	2,500	2,500
Montpelier.	Comb.	25.00	10,000	5,000	5,000	5,000	5,000
Casualty of America	Reg.	20.00	5,000	*c*2,500	*f*2,500	2,500	1,667
New York.	Comb.	25.00	10,000	*c*5,000	*f*5,000	5,000	3,333
Central Accident	Reg.	20.00	5,000	*c*2,500	*f*2,500	2,500	1,700
Pittsburg.	Comb.	25.00	10,000	*c*5,000	*f*5,000	5,000	3,400
Continental Casualty	Reg.	20.00	5,000	2,500	2,500	2,500	1,250
Chicago.	Comb.	25.00	10,000	5,000	5,000	5,000	2,500
Empire State Surety Co.	Reg.	20.00	5,000	2,500	2,500	2,500	2,500
New York.	Comb.	25.00	10,000	5,000	5,000	5,000	5,000
Employers Liability‡	Reg.	20.00	5,000	2,500	2,500	2,500	2,500
London.	Comb.	25.00	10,000	5,000	5,000	5,000	5,000
Fidelity & Casualty *f*	Reg.	21.00	5,000	1,700	1,700	1,700	1,700
New York.	Comb.	25.00	10,000	5,000	5,000	5,000	5,000
Frankfort M., A. & P. G.	Reg.	20.00	5,000	1,666	1,666	1,666	1,666
Frankfort.	Comb.	25.00	10,000	3,333	3,333	3,333	3,333
General of Scotland	Reg.	20.00	5,000	2,500	1,700	1,700	1,700
Perth.	Comb.	25.00	10,000	5,000	5,000	5,000	1,700
General of Philadelphia	Reg.	20.00	5,000	2,500	1,700	1,700	1,700
Philadelphia.	Comb.	25.00	10,000	5,000	5,000	5,000	1,700
Great Eastern	Comb.	30.00	5,000	2,500	2,500	2,500	1,000
New York.			12,000	5,000	5,000	3,500	1,800
London G. & A.	Reg.	20.00	5,000	2,500	2,500	2,500	1,700
London.	Comb.	25.00	10,000	5,000	5,000	5,000	3,333

‡ Pays in addition to sums stated, weekly indemnity from date of accident to time of these amounts for loss of either hand or either foot. *a* "Utopia" policies provide 200 time sustained. *c* For quarterly and semi-annual premiums, 5%; annual premiums, quarantine are included in these policies. *g* Under "Utopia" policies 10% annual increase

:IDENT POLICIES

:k accident insurance companies. It will be understood that)etter than preferred, and on a basis of $5000 as the principal loss due to accidents happening while the insured is a pas- tricity or cable as a motive power, and in some cases while)ome cases the combination feature covers in any public con-

EKLY IN-NITY FOR TAL DIS-BILITY.	WEEKLY INDEMNITY FOR PARTIAL DISABILITY.		BENEFITS TO BENEFICIARY. TRAVEL ELEVATOR AND BURNING BUILDING ACCIDENTS.		ANNUAL ACCUMULATION.		IDENTIFICATION.	PHYSICIAN'S BILLS
Time Limit.	Proportion of Total Disability.	Time Limit.	Death, Hands or Feet or Both Eyes.	Hand or Foot or One Eye.	Rate of Increase.	Limit of Accumulation.	Limit of Liability.	Limit of Liability.
Weeks		Weeks	$	$	%	%	$	$
52	2/5	26	.....	.....	...	...	...	..
200	2/5	26	5,000	§2,500	*c*5–10	50	100	25
104	1/4–3–4	26	.....	.....	...	...	...	..
200	2/5	26	5,000	2,500	10	50	100	..
200	1/5–3/5	200	.....	.....	10	50	100	25
200	1/5–3/5	200	5,000	2,500	10	50	100	50
200	1/4–3/4	...	.....	.....	...	...	50	..
200	1/5–9/10	...	5,000	2,500	5	50	100	..
200	1/5–4/5	26	.....	.....	10	50	...	..
200	1/5–4/5	26	.....	.....	10	50	100	..
200	2/5	30	.....	.....	5	50	100	..
200	2/5	30	5,000	.....	5	50	100	50
200	1/2	26	.....	.....	10	50	100	..
200	1/2	26	5,000	2,500	10	50	100	..
200	1/4–3/4	26	.....	.....	...	...	100	25
200	1/4–3/4	26	5,000	2,500	...	...	100	25
200	1/4–3/4	26	.....	.....	...	...	...	..
200	1/4–3/4	26	5,000	2,500	...	...	100	25
200	2/5	26	.....	.....	...	...	...	..
200	2/5	26	2,500	1,000	5	50	....	..
200	1/4–3/4	26	.....	.....	*g*10	50	...	..
200	1/4–3/4	*a*26	5,000	2,500	*g*10	50	100	25
200	1/4–3/4	26	.....	.....	*g*10	50	...	..
200	1/4–3/4	*a*26	5,000	2,500	*g*10	50	100	25
104	1/5/4/5	26	.....	.....	...	..	...	55
200	1/4–3/4	26	.....	.....	...	...	...	..
200	2/5	26	.....	.....	*c*5–10	50	...	..

, dismemberment, or loss of sight. Quarantine feature is included. § Pays s' partial disability benefit; amount to be paid to be determined by actual loss of *d* Pays weekly indemnity. *e* For either hand or either leg. *f* Child insurance and :s to all benefits including weekly indemnity. *t* For one hand.

BENEFITS UNDER

COMPANIES.	Annual Premium, Select Risks.	Death, Both Eyes, Hands or Feet, Hand and Foot.	Right Hand or Either Leg.	Left Hand.	Either Foot.	One Eye.
	$	$	$	$	$	$
Maryland Casualty.....Reg.	20.00	5,000	b2,500	1,666	2,500	625
Baltimore. Comb.	25.00	10,000	5,000	5,000	5,000	3,333
Metropolitan Casualty....Reg.	20.00	5,000	2,500	2,500	2,500	1,000
New York. Comb.	25.00	10,000	5,000	5,000	5,000	2,000
New Amsterdam.....Reg.	20.00	5,000	2,500	2,500	2,500	1,667
New York. Comb.	25.00	10,000	5,000	5,000	5,000	3,333
North American.....Reg.	20.00	5,000	2,500	2,500	2,500	1,000
Chicago. Comb.	25.00	10,000	5,000	5,000	5,000	2,000
Ocean Accident & Guar..Reg.	20.00	5,000	1,666	1,666	1,666	1,250
London. mComb.	25.00	10,000	5,000	5,000	5,000	3,333
Pacific Mutual Life.....Reg.	20.00	5,000	2,500	2,500	2,500	1,000
Los Angeles. Comb.	25.00	10,000	5,000	5,000	5,000	3,400
Pennsylvania Casualty....Reg.	20.00	5,000	2,500	2,500	2,500	625
Scranton. Comb.	25.00	10,000	5,000	5,000	5,000	1,666
Philadelphia Casualty....Reg.	20.00	5,000	2,500	2,500	2,500	2,500
Philadelphia. Comb.	25.00	10,000	5,000	5,000	5,000	5,000
Preferred.....Comb.	25.00	5,000	2,500	2,500	2,500	2,500
New York.		10,000	5,000	5,000	5,000	5,000
Standard L. & A.....Comb.	25.00	5,000	2,500	2,500	2,500	1,666
Detroit.		10,000	5,000	5,000	5,000	3,333
Travelers.....Reg.	20.00	5,000	5,000	1,667	1,667	1,000
Hartford. Comb.	25.00	10,000	5,000	5,000	5,000	3,333
United States Casualty....Comb.	30.00	5,000	*2,500	2,500	2,500	2,500
New York.		10,000	*5,000	5,000	5,000	5,000
United States H. & A....Comb.	30.00	5,000	2,500	2,500	2,500	2,500
Saginaw.		10,000	5,000	5,000	5,000	5,000

* For either leg, $3000–$6000. † 2% first year and 1% each year thereafter, up to
b $1666 for either hand. *c* For quarterly and semi-annual premiums, 5%; annual
weeks, to date of death, or age 70 or termination of disability. *j* Pays surgeon's fees.
contain 200 weeks' extension clause, which provides for the payment of indemnity for fixed

ACCIDENT POLICIES—*Cont.*

WEEKLY INDEMNITY FOR TOTAL DISABILITY.		WEEKLY INDEMNITY FOR PARTIAL DISABILITY.		BENEFITS TO BENEFICIARY. TRAVEL ELEVATOR AND BURNING BUILDING ACCIDENTS.		ANNUAL ACCUMULATION.		IDENTIFICATION.	PHYSICIAN'S BILLS.
Amount.	Time Limit.	Proportion of Total Disability.	Time Limit.	Death, Hands or Feet or Both Eyes.	Hand or Foot or One Eye.	Rate of Increase.	Limit of Accumulation.	Limit of Liability.	Limit of Liability.
$	Weeks		Weeks	$	$	%	%	$	$
25	104	2/5	26	.....	.....	...	...	...	..
50	*n*200	1/2	26	5,000	*h*2,500	*c*5–10	50	100	25
25	200	1/5–4/5	26	.....	.....	...	...	...	..
50	200	1/5–4/5	26	5,000	2,500	10	50	100	25
25	200	1/5–4/5	26	.....	.....	†	†	...	..
50	200	1/5–4/5	26	5,000	2,500	†	†	...	25
25	200	1/4–3/4	26	.....	.....	...	...	...	..
50	200	1/4–3/4	26	5,000	2,500	10	50	100	25
25	104	2/5	26	.....	.....	5	50	100	25
50	200	2/5	26	5,000	2,500	5–10	50	100	25
25	52	1/5–4/5	26	.....	.....	5	25	100	*j*
50	200	1/5–4/5	200	5,000	*h*2,500	*c*5–10	50	100	25
25	104	1/5–4/5	26	.....	.....	*c*5–10	50	100	..
50	200	1/5–4/5	26	5,000	2,500	5	50	100	..
25	200	1/2	200	.....	.....	*c*5–10	50	100	25
50	200	1/2	200	5,000	2,500	*c*5–10	50	100	50
25 / 50	200	1/5–4/5	26	5,000	2,500	10	50	100	25
25 / 50	200	1/2	26	5,000	2,500	10	50	100	..
25	52	2/5	26	.....	.....	...	...	...	..
50	300	2/5	26	5,000	2,500	10	50	100	25
*l*30 / *l*60	200	1/2	30	5,000	¶2,500	10	50	...	25
25 / 50	200	1/2	26	5,000	2,500	10	50	100	..

tenth year, and applies to weekly indemnity as well as death. ¶For arm or leg, $3000 premium, 10%. *h* For one eye, $1666. *i* $6.25 payable for total disability after 260 *h* Except for one eye. *l* If confined in a hospital, $45–$75. *m* Combination policies losses up to 200 weeks. *n* Each annual renewal increases limit up to 800 weeks.

TABLE FOR COMPUTING WEEKLY INDEMNITY.

Rate per Week.	Days. 1	2	3	4	5	6	7
$	$	$	$	$	$	$	$
3.00	0.43	0.86	1.29	1.71	2.14	2.57	3.00
5.00	0.71	1.43	2 14	2.86	3.57	4 28	5.00
6.00	0.86	1.71	2.57	3.43	4.29	5.14	6.00
7.50	1.07	2.14	3.21	4 28	5.36	6.43	7.50
8.00	1.14	2.28	3.42	4.56	5.71	6.85	8.00
10.00	1.43	2.86	4.28	5.71	7.14	8.57	10.00
12.50	1 78	3 57	5.35	7.14	8.93	10.71	12.50
15.00	2 14	4.28	6 43	8.57	10.71	12 85	15 00
17.50	2.50	5.00	7.50	10.00	12.50	15.00	17.50
20.00	2.86	5 71	8.57	11.43	14.28	17 14	20.00
22.50	3 21	6.43	9.64	12.85	16.07	19.28	22.50
25.00	3.57	7.14	10.71	14.28	17.86	21.43	25.00
50.00	7.14	14.28	21.43	28.56	35.71	42.86	50.00

TABLE FOR COMPUTING MONTHLY INDEMNITY.

Days	Monthly $15.00	Monthly $20.00	Monthly $25.00	Monthly $30.00	Monthly $35.00	Monthly $40.00	Monthly $50.00	Monthly $60.00	Monthly $70.00	Monthly $80.00	Monthly $90.00	Monthly $100.00
1.....	.50	.66	.83	1.00	1.16	1.33	1.66	2.00	2.33	2.66	3.00	3.33
2.....	1.00	1.33	1.66	2.00	2.33	2.66	3.33	4.00	4.66	5.32	6.00	6.66
3.....	1.50	2.00	2.50	3.00	3.50	4.00	5.00	6.00	7.00	7.98	9.00	10.00
4.....	2.00	2.66	3.33	4.00	4.66	5.33	6.66	8.00	9.33	10.64	12.00	13.33
5.....	2.50	3.33	4.17	5.00	5.83	6.66	8.33	10.00	11.66	13.30	15.00	16.66
6.....	3.00	4.00	5.00	6.00	7.00	8.00	10.00	12.00	14.00	15.96	18.00	20.00
7.....	3.50	4.65	5.83	7.00	8.16	9.33	11.66	14.00	16.33	18.62	21.00	23.33
8.....	4.00	5.32	6.67	8.00	9.33	10.66	13.33	16.00	18.66	21.28	24.00	26.66
9.....	4.50	6.00	7.50	9.00	10.50	12.00	15.00	18.00	21.00	24.00	27.00	30.00
10.....	5.00	6.66	8.33	10.00	11.66	13.33	16.66	20.00	23.33	26.66	30.00	33.33
11.....	5.50	7.33	9.16	11.00	12.83	14.67	18.33	22.00	25.66	29.32	33.00	36.66
12.....	6.00	7.99	10.00	12.00	14.00	16.00	20.00	24.00	28.00	31.98	36.00	40.00
13.....	6.50	8.65	10.83	13.00	15.16	17.33	21.66	26.00	30.33	34.64	39.00	43.33
14.....	7.00	9.33	11.67	14.00	16.33	18.67	23.33	28.00	32.66	37.30	42.00	46.66
15.....	7.50	10.00	12.50	15.00	17.50	20.00	25.00	30.00	35.00	40.00	45.00	50.00
16.....	8.00	10.66	13.33	16.00	18.66	21.33	26.66	32.00	37.33	42.66	48.00	53.33
17.....	8.50	11.33	14.16	17.00	19.83	22.66	28.33	34.00	39.66	45.32	51.00	56.66
18.....	9.00	12.00	15.00	18.00	21.00	24.00	30.00	36.00	42.00	48.00	54.00	60.00
19.....	9.50	12.66	15.83	19.00	22.16	25.33	31.66	38.00	44.33	50.66	57.00	63.33
20.....	10.00	13.33	16.67	20.00	23.33	26.67	33.33	40.00	46.66	53.33	60.00	66.66
21.....	10.50	14.00	17.50	21.00	24.50	28.00	35.00	42.00	49.00	56.00	63.00	70.00
22.....	11.00	14.66	18.33	22.00	25.66	29.33	36.66	44.00	51.33	58.66	66.00	73.33
23.....	11.50	15.33	19.16	23.00	26.83	30.67	38.33	46.00	53.66	61.33	69.00	76.66
24.....	12.00	16.00	20.00	24.00	28.00	32.00	40.00	48.00	56.00	64.00	72.00	80.00
25.....	12.50	16.66	20.83	25.00	29.16	33.33	41.67	50.00	58.33	66.66	75.00	83.33
26.....	13.00	17.33	21.67	26.00	30.33	34.67	43.33	52.00	60.66	69.33	78.00	86.66
27.....	13.50	18.00	22.50	27.00	31.50	36.00	45.00	54.00	63.00	72.00	81.00	90.00
28.....	14.00	18.66	23.33	28.00	32.66	37.33	46.66	56.00	65.33	74.66	84.00	93.33
29.....	14.50	19.33	24.16	29.00	33.83	38.67	48.33	58.00	67.66	77.33	87.00	96.66
30.....	15.00	20.00	25.00	30.00	35.00	40.00	50.00	60.00	70.00	80.00	90.00	100.00

CLASSIFICATION OF

OCCUPATIONS

FOR

ACCIDENT AND HEALTH

INSURANCE.

As approved by International Association of Accident Underwriters in Annual Convention, July, 1905.

IN EFFECT JANUARY, 1906.

Explanation of Classification.

Each $1,000 of insurance carries with it $5.00 weekly indemnity unless otherwise specified.

The term "supervising," as used in this Manual, means a general oversight and not active or constant charge of this work.

The term "superintending," as used in this Manual, means active and continuous charge of the work.

Occupations are classified by letter, numeral and title, following prevailing practices of various companies.

The classification "A Special" is herein entitled "Select."

The classification "Extra Medium" is herein entitled "Special."

The classification "Sub Standard" is herein entitled "Hazardous."

The classification "Perilous" is herein entitled "Special Hazardous."

The classification "Extra Peril" is herein entitled "Extra Special Hazardous."

The numeral 2+, herein adopted, signifies classification "BS," or "Extra Preferred."

As used in this Manual, the following table shows the designations which signify the same classification of risks.

A	1	Select.	E	6	Hazardous.
B	2	Preferred.	F	7	Extra Hazardous.
C	3	Ordinary.	G	8	Special Hazardous.
D	4	Medium.	H	X	Extra Special Hazardous.
DS	5	Special.			

Classification of Occupations.

Occupation.			Class.
Accountant	A	1	Select,
Acid Maker, Sulphuric (Vitriol), user or custodian of (not insurable)	H	X	Ex. Spl. Ha
Acid Maker, not Sulphuric (Vitriol)	D	4	Medium,
Acid Maker, wood acid only	C	3	Ordinary,
Acid Manufacturer, Sulphuric (Vitriol), superintending only	E	6	Hazardous,
Acid Manufacturer, Sulphuric (Vitriol), not superintending or working in factory	B	2	Preferred,
Acid Manufacturer not Sulphuric (Vitriol), superintending only	C	3	Ordinary,
Acid Manufacturer, not Sulphuric (Vitriol), not superintending or working in factory	A	1	Select,
Acrobat or Gymnast (not insurable)	H	X	Ex. Spl. Ha
Actor, not acrobat or gymnast	B	2	Preferred,
Actuary	A	1	Select,
Adjuster, Fire Insurance, sole occupation	B	2	Preferred,
Adjuster, Insurance (not fire insurance)	A	1	Select,
Advertising Agent, office duties and traveling only	A	1	Select,
Aeronaut (not insurable)	H	X	Ex. Spl. Ha
AGENTS:			
Commercial (not peddler)	A	1	Select,
General Passenger	A	1	Select,
General Ticket	A	1	Select,
Insurance	A	1	Select,
Paymasters	A	1	Select,
Real Estate, in towns of less than 15,000 population	B	2	Preferred,
Real Estate, in towns of 15,000 population or over	A	1	Select,
Route Express Inspector	B	2	Preferred,
Route Postal Service	B	2	Preferred,
Ticket office, duties only	A	1	Select,
Agricultural Implement Agent, Dealer or Merchant, setting up machinery	C	3	Ordinary,
Agricultural Implement Agent, Dealer or Merchant, not setting up machinery	B	2	Preferred,
Agricultural Implement Maker	E	6	Hazardous,
Agricultural Implement Maker, metal worker, not using drop press	D	4	Medium,
Agricultural Implement Maker, wood worker, not using machinery	D	4	Medium,
Agricultural Implement Manufacturer, superintending only	C	3	Ordinary,
Agricultural Implement Manufacturer, not superintending or working in factory	B	2	Preferred,
Agricultural Laborer (farm hand)	E	6	Hazardous,
Agriculturist (same as Farmer)			
Ale or Beer, Brewer (see Brewer)			
Ambulance Driver	D	4	Medium,
Analytical Chemist, not operative in chemical works (see Chemist)	C	3	Ordinary,
Apothecary, not Chemist	A	1	Select,
Architect, superintending construction or clerk of works	C	3	Ordinary,
Architect, designing, drafting and supervising, not superintending construction	B	2	Preferred,
Architect, designing or drafting only, not supervising or superintending construction	A	1	Select,
Armature Winder (see Electrical Employees)			
Armorer	D	4	Medium,
Army Officer, in field service (not insurable)	H	X	Ex. Spl. Haz
Army Officer, war service (not insurable)	H	X	Ex. Spl. Haz
Army Officer, office duties, in camp or barracks, in peace	C	3	Ordinary,
Army Officer, in garrison (within limits of the U. S. as they existed in 1897) (always state location of insured on application) insurable for death only	B	2	Preferred,
Army Officer (within limits of the U. S. as they existed in 1897), on leave or detached duty, not serving with troops	A	1	Select,

Occupation.	Class			Limit of Risk.
Art Store Merchant	A	1	Select	$10,000
Artificial Flower Maker	C	3	Ordinary,	2,000
Artificial Flower Mfr., sup't'g only	B	2	Preferred,	5,000
Artificial Flower Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Artificial Flower Merchant	A	1	Select,	10,000
Artificial Ice Maker	DS	5	Special,	2,000
Artificial Ice Manufacturer, superintending only	C	3	Ordinary,	5,000
Artificial Ice Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Artificial Limb Maker	C	3	Ordinary,	2,500
Aritficial Limb Mfr., superintending only	B	2	Preferred,	5,000
Artificial Limb Mfr., not superintending or working in factory	A	1	Select,	10,000
Artificial Stone Maker, outside work	DS	5	Special,	1,500
Artificial Stone Maker, inside work only	D	4	Medium,	2,000
Artificial Stone Manufacturer, superintending only	C	3	Ordinary,	5,000
Artificial Stone Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Artist, outside sketching	C	3	Ordinary,	5,000
Artist, painter, studio work only	A	1	Select,	10,000
Asbestos Picker or Assorter	C	3	Ordinary,	2,000
Asphalt Contractor, superintending only	C	3	Ordinary,	5,000
Asphalt Contractor, office duties and traveling, not superintending work	B	2	Preferred,	10,000
Asphalt Floor or Street Layer	DS	5	Special,	1,500
Asphalt Layer, superintendent	C	3	Ordinary,	3,000
Asphalt Maker	DS	5	Special,	1,000
Assayer (see Ore Miners)				
Assessor	A	1	Select,	10,000
Astronomical Instrument Maker	C	3	Ordinary,	2,000
Astronomical Instrument Manufacturer, superintending only	B	2	Preferred,	5,000
Astronomical Instrument Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Attendant of Insane	C	3	Ordinary,	2,000
Attorney-at-law	A	1	Select,	10,000
Auctioneer, handling goods, merchandise or stock	C	3	Ordinary,	3,000
Auctioneer, not handling goods, merchandise or stock	A	1	Select,	5,000
Auditor	A	1	Select,	10,000
Aurist	A	1	Select,	10,000
Author	A	1	Select,	5,000
Automobile Maker	E	6	Hazardous,	1,500
Automobile Maker, metal worker, not using drop press	D	4	Medium,	2,500
Automobile Maker, wood worker, not using machinery	D	4	Medium,	2,500
Automobile Manufacturer, superintending only (not demonstrating)	C	3	Ordinary,	5,000
Automobile Manufacturer, not superintending or working in factory (not demonstrating)	B	2	Preferred,	10,000
Automobile Merchant or Salesman setting up, repairing or testing machines	DS	5	Special,	2,000
Automobile Merchant or Salesman, demonstrating, setting, up or repairing, not testing machines	D	4	Medium,	3,000
Automobile Merchant or Salesman, not demonstrating, setting up, repairing or testing machines	B	2	Preferred,	10,000
Automobile Operator (see Driver)				
Automobile Tester	DS	5	Special	1,500
Awning or Tent Maker, putting up	DS	5	Special,	2,000
Awning or Tent Maker, not putting up	C	3	Ordinary,	3,000
Awning or Tent Manufacturer, superintending only	B	2	Preferred,	5,000
Awning or Tent Manufacturer, not superintending or working in mill	A	1	Select,	10,000
Axe Maker or Grinder	E	6	Hazardous,	2,000
Axe Maker, not grinding or using drop press	D	4	Medium,	2,000
Axe Manufacturer, superintending only	C	3	Ordinary,	5,000
Axe Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Axle Maker	E	6	Hazardous,	2,000
Axle Maker, not using drop press	D	4	Medium,	2,000
Axle Manufacturer, superintending only	C	3	Ordinary,	5,000
Axle Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Axle Grease Maker	D	4	Medium,	2,000
Axle Grease Manufacturer, superintending only	B	2	Preferred,	5,000
Axle Grease Manufacturer, not superintending or working *in factory*	A	1	Select,	10,000

Occupation.		Class.		Limit of Risk.
Maker	C	3	Ordinary,	$2,000
Manufacturer, superintending only	B	2	Preferred,	5,000
Manufacturer, not superintending or working in factory	A	1	Select,	10,000
ge Transfer Agent, solicitor on trains and at ations, not driving	C	3	Ordinary,	2,000
ge Transfer Wagon Driver	D	4	Medium,	2,000
Commissioner	A	1	Select,	10,000
, court officer, not making arrests	B	2	Preferred,	3,000
, in shop or driving wagon	C	3	Ordinary,	3,000
, office and counter work only	B	2	Preferred,	5,000
g Powder Maker	C	3	Ordinary,	2,000
g Powder Manufacturer, superintending only	B	2	Preferred,	5,000
g Powder Manufacturer, not superintending or orking in factory	A	1	Select,	10,000
Sawyer (see Lumber Mills)				
Clerk	A	1	Select,	5,000
Examiner or Inspector	A	1	Select,	10,000
Messenger or Collector	B	2	Preferred,	2,500
Officer	A	1	Select,	10,000
r	A	1	Select,	10,000
r, on boat or train	C	3	Ordinary,	2,000
r, not on boat or train	B	2	Preferred,	2,000
r, proprietor	B	2	Preferred,	3,000
Wire Maker	DS	5	Special,	1,500
Wire Manufacturer, superintending only	C	3	Ordinary,	5,000
Wire Manufacturer, not superintending or working mill	B	2	Preferred,	5,000
man (see Vessels)				
eper or Bartender, on train or boat	DS	5	Special,	2,000
eper or Bartender	D	4	Medium,	2,000
ter	A	1	Select,	10,000
all Player, professional (not insurable)	H	X	Ex. Spl Haz.	500
t Maker, sawyer	DS	5	Special,	2,000
t Maker, splitter and weaver, not sawyer	D	4	Medium,	2,000
t Manufacturer, superintending only	C	3	Ordinary,	5,000
t Manufacturer, not superintending or working in mill	B	2	Preferred,	10,000
Attendant, not life saver	D	4	Medium,	2,000
Proprietor, not attendant	B	2	Preferred,	5,000
Keeper	C	3	Ordinary,	2,000
Handler, in warehouse	D	4	Medium,	1,500
or Ale (see Brewer)				
Founder or Maker	D	4	Medium,	2,000
Founder, superintending only	C	3	Ordinary,	5,000
Founder, Proprietor, not superintending or working a factory	B	2	Preferred,	10,000
Hanger	C	3	Ordinary,	2,500
or Belting Maker	D	4	Medium,	2,000
r Belting Manufacturer, superintending only	B	2	Preferred,	5,000
or Belting Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Hanger or Repairer	D	4	Medium,	2,000
mer Steel Employees (see Steel Workers)				
le Agent, Dealer or Merchant, repairing	C	3	Ordinary,	3,000
le Agent, Dealer or Merchant, not repairing	B	2	Preferred,	5,000
le Exhibitor (rider), not riding in races	D	4	Medium,	2,000
le Maker, not using drop press	D	4	Medium,	2,000
le Manufacturer, superintending only	B	2	Preferred,	5,000
le Manufacturer, not superintending or working in actory	A	1	Select,	10,000
le Fitting Maker	E	6	Hazardous,	1,500
le Fittings Manufacturer, superintending only	C	3	Ordinary,	5,000
le Fittings Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
le Teacher	D	4	Medium,	2,000
list, riding in races, road or track (not insurable)	H	X	Ex. Spl. Haz.	500
Clerk, handling goods	C	3	Ordinary,	3,000
Clerk, office duties only	A	1	Select,	5,000
Poster	D	4	Medium,	2,000
Poster, Prop., supervising only	B	2	Preferred,	5,000
rd and Pool Ball Maker	D	4	Medium,	2,500
rd and Pool Ball Manufacturer, superintending nly	C	3	Ordinary,	5,000
rd and Pool Ball Manufacturer, not superintending r working in factory	B	2	Preferred,	10,000

Occupation.		Class.		Limit of Risk.
Billiard and Pool Player, professional	B	2	Preferred,	$5,000
Billiard and Pool Saloon Attendant	D	4	Medium,	1,000
Billiard and Pool Saloon Keeper, tending bar	D	4	Medium,	2,500
Billiard and Pool Saloon Keeper not tending bar	C	3	Ordinary,	3,000
Billiard and Pool Saloon Keeper, no bar	B	2	Preferred,	3,000
Billiard and Pool Table Maker	E	6	Hazardous,	1,500
Billiard and Pool Table Maker, not using machinery	D	4	Medium,	2,500
Billiard and Pool Table Manufacturer, superintending only	C	3	Ordinary,	5,000
Billiard and Pool Table Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Blacking and Dressing Maker	C	3	Ordinary,	2,000
Blacking and Dressing Manufacturer, superintending only	B	2	Preferred,	5,000
Blacking and Dressing Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Blacksmith, horse and cattle shoer	E	6	Hazardous,	1,500
Blacksmith, helper, not shoeing	DS	5	Special,	1,500
Blacksmith, not shoeing	D	4	Medium,	2,000
Blacksmith Proprietor, superintending only	C	3	Ordinary,	5,000
Blacksmith Proprietor, not superintending or working in shop	B	2	Preferred,	10,000
Blast Furnace Employees (see Iron Workers)				
Bleacher	C	3	Ordinary,	2,000
Bleachery Proprietor, superintending only	B	2	Preferred,	5,000
Bleachery Proprietor, not superintending or working in mill	A	1	Select,	10,000
Blind (see Sash)				
Boarding-house Keeper (insurable for death only)	B	2	Preferred,	3,000
Boat (see Vessels)				
Boat House Proprietor, supervising only	B	2	Preferred,	5,000
Boat Tender, pleasure resort	D	4	Medium,	2,000
Bobbin and Shuttle Maker	E	6	Hazardous,	1,500
Bobbin and Shuttle Maker, metal, not using drop press	D	4	Medium,	2,000
Bobbin and Shuttle Maker, not using machinery, except lathe	D	4	Medium,	2,000
Bobbin and Shuttle Manufacturer, superintending only	C	3	Ordinary,	5,000
Bobbin and Shuttle Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Boiler Inspector	C	3	Ordinary,	5,000
Boiler Maker, helper	DS	5	Special,	1,500
Boiler Maker	D	4	Medium,	2,000
Boiler Manufacturer, superintending only	C	3	Ordinary,	5,000
Boiler Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Bolt and Nut Maker	D	4	Medium,	2,000
Bolt and Nut Mfr., superintending only	C	3	Ordinary,	5,000
Bolt and Nut Manufacturer, not superintending or working in mill	B	2	Preferred,	10,000
Bone or Ivory Turner or Cutter	D	4	Medium,	2,500
Book Agent	A	1	Select,	3,000
Bookbinder	C	3	Ordinary,	3,000
Bookbinder Proprietor, superintending only	B	2	Preferred,	5,000
Bookbinder Proprietor, not superintending or working in bindery	A	1	Select,	10,000
Bookkeeper	A	1	Select,	5,000
Book Merchant	A	1	Select,	10,000
BOOT AND SHOE FACTORY EMPLOYEES:				
Cutter, drop or die	D	4	Medium,	2,000
Cutter, hand die only	C	3	Ordinary,	2,000
Designer	B	2	Preferred,	5,000
Edge Setter	C	3	Ordinary,	2,000
Edge Trimmer	D	4	Medium,	2,000
Eyelet Puncher	D	4	Medium,	2,000
Finisher, emery wheel	C	3	Ordinary,	2,000
Foreman	C	3	Ordinary,	3,000
Heel Bracer	C	3	Ordinary,	2,000
Heeler	C	3	Ordinary,	2,000
Laster, machine	D	4	Medium,	2,000
Laster, hand	C	3	Ordinary,	2,000
Leather Splitter	E	6	Hazardous,	1,500
Leather Splitter, using Barton or Union machine	D	4	Medium,	2,000
Leveling Machine Tender	D	4	Medium,	2,000
Packer	C	3	Ordinary,	2,000
Sole Molder	D	4	Medium,	2,000

Occupation.		Class.		Limit of Risk.
Sole Sewing Machine Tender	C	3	Ordinary,	$2,000
Superintendent	B	2	Preferred,	5,000
Vamper	C	3	Ordinary,	2,000
Boot and Shoe Manufacturer, superintending only	B	2	Preferred,	5,000
Boot and Shoe Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Boot and Shoe Merchant, working at bench in store	C	3	Ordinary,	3,000
Boot and Shoe Merchant, not working at bench	A	1	Select,	10,000
Boot and Shoe Repairer	C	3	Ordinary,	2,000
Bootblack	C	3	Ordinary,	1,000
Borax Manufacturer, superintending only	C	3	Ordinary,	5,000
Borax Manufacturer, not superintending or working in mill	A	1	Select,	10,000
BORAX WORKS EMPLOYEES:				
Crusherman	D	4	Medium,	2,000
Dynamo Man	D	4	Medium,	2,500
Engineer, stationary engine	D	4	Medium,	2,500
Fireman, stationary engine	D	4	Medium,	2,000
Laborer	DS	5	Special,	1,500
Miller	D	4	Medium,	2,000
Boring Machine Operator	D	4	Medium,	2,000
Bottle Maker	D	4	Medium,	2,000
Bottle Manufacturer, superintending only	C	3	Ordinary,	5,000
Bottle Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Bottle Washer	D	4	Medium,	1,000
Bottler	D	4	Medium,	2,000
Bottler, superintending only	B	2	Preferred,	5,000
Bottler, Proprietor, not superintending or working in plant	A	1	Select,	10,000
Bowling, (same as Billiard and Pool)				
Box Maker, wood	E	6	Hazardous,	1,500
Box Maker, wood, not using machinery	D	4	Medium,	2,500
Box Manufacturer, superintending only	C	3	Ordinary,	5,000
Box Manufacturer, not superintending or working in mill	B	2	Preferred,	10,000
Boxing Instructor	DS	5	Special,	1,000
Brass Founder	D	4	Medium,	2,000
Brass Foundry Proprietor, superintending only	C	3	Ordinary,	5,000
Brass Foundry Proprietor, not superintending or working in foundry	B	2	Preferred,	10,000
Brass Polisher or Finisher	C	3	Ordinary,	2,000
Brazier	D	4	Medium,	2,000
Brewer	D	4	Medium,	3,000
Brewery Agent, handling or delivering beer	D	4	Medium	3,000
Brewery Agents, collecting accounts, not delivering goods	B	2	Preferred,	5,000
Brewery Laborer	DS	5	Special,	2,000
Brewery Proprietor, superintending only	B	2	Preferred,	5,000
Brewery Proprietor, not superintending or working in brewery	A	1	Select,	10,000
Brewery Teamster	DS	5	Special,	1,500
Bricklayer or Mason	DS	5	Special,	2,000
BRICK MAKER:				
Brick Loader, Setter or Tosser	E	6	Hazardous,	1,500
Cupola Fireman or Burner	E	6	Hazardous,	1,500
Driver, cart	D	4	Medium,	2,000
Dry Kiln Tender	D	4	Medium,	2,000
Engineer, stationary engine	D	4	Medium,	2,500
Engineer, steam shovel	D	4	Medium,	2,000
Feed Granulator	D	4	Medium,	1,000
Fireman, stationary engine	D	4	Medium,	2,000
Foreman, overseer in works	C	3	Ordinary,	3,000
Hand Press or Mud Machine Man	C	3	Ordinary,	1,500
Kiln Burner	DS	5	Special,	1,500
Laborer	E	6	Hazardous,	1,000
Layer	DS	5	Special,	2,000
Machine Tender	C	3	Ordinary,	1,500
Steam Shovel or Craneman	E	6	Hazardous,	1,000
Turntable Man	D	4	Medium,	2,000
Brick Manufacturer, superintending only	B	2	Preferred,	5,000
Brick Manufacturer, office duties not superintending work	A	1	Select,	10,000
Bridge Builder, iron steel or wood (limit $1,000 and $10 Premium, $34.00)	F	7	Ex. Haz.,	1,000

Occupation.	Class.			Limit of Risk.
Bridge Builder, foreman or overseer (limit $2,000 and $15, Premium $40.50)	E	6	Hazardous,	$2,000
Bridge Builder, superintendent of construction, not foreman	D	4	Medium,	3,000
Bridge Contractor, superintending only	D	4	Medium,	5,000
Bridge Manufacturer, superintending only	C	3	Ordinary,	5,000
Bridge Manufacturer, office duties, not superintending its works	B	2	Preferred,	10,000
Bridge Painter	DS	5	Special,	2,000
Bridge Tender or Watchman	D	4	Medium,	1,500
Broker in Stocks or Merchandise (not live stock), office duties and travelling only	A	1	Select,	10,000
Broker, Live Stock (see Stock Yard Rates, also Cattle)				
Broom or Brush Maker	D	4	Medium,	2,000
Broom or Brush Maker, not using machinery	C	3	Ordinary,	2,000
Broom or Brush Manufacturer, superintending only	B	2	Preferred,	5,000
Broom or Brush Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Builder (see Carpenter)				
Builder, Master, supervising only	C	3	Ordinary,	5,000
Building Material Merchant, supervising only	B	2	Preferred,	5,000
Building Mover	DS	5	Special,	2,000
Burial Casket (see Coffin)				
Burnisher	C	3	Ordinary,	2,000
Burnisher, hand work only	B	2	Preferred,	2,000
Butcher, slaughtering	D	4	Medium,	2,000
Butcher, keeper of market or stall, not slaughtering	C	3	Ordinary,	2,000
Butcher, Proprietor, not cutting meat or driving wagon	B	2	Preferred,	5,000
Butcher, wholesale merchant or dealer, office duties and traveling only	A	1	Select,	10,000
Butter Maker	C	3	Ordinary,	2,000
Button Maker	E	6	Hazardous,	1,000
Button Maker, bone or ivory, not using saw or drop press	D	4	Medium,	2,000
Button Maker, metal, not using drop press	C	3	Ordinary,	2,000
Button Manufacturer, superintending only	C	3	Ordinary,	5,000
Button Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Buyer, Merchandise, office duties and traveling only	A	1	Select,	10,000
Buyer, Produce, handling goods	C	3	Ordinary,	3,000
Buzz Sawyer (see Lumber Mills)				
Cab Driver	D	4	Medium,	2,000
Cabinet Maker	E	6	Hazardous,	1,500
Cabinet Maker, not using machinery	D	4	Medium,	2,500
Cabinet Manufacturer, superintending only	C	3	Ordinary,	5,000
Cabinet Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Cable Railway Employees (see Railway)				
Canal Boatman	DS	5	Special,	2,000
Canal Bridge Swinger	C	3	Ordinary,	2,000
Canal Dock Master	C	3	Ordinary,	2,000
Canal Inspector	C	3	Ordinary,	3,000
Canal Lock Tender	C	3	Ordinary,	2,000
Canal Superintendent	B	2	Preferred,	5,000
Candle Maker	D	4	Medium,	2,000
Candle Maker, not using die	C	3	Ordinary,	3,000
Candle Manufacturer, superintending only	B	2	Preferred,	5,000
Candle Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Can Maker	D	4	Medium,	2,000
Can Maker, not using die	C	3	Ordinary,	3,000
Can Manufacturer, superintending only	B	2	Preferred,	5,000
Can Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Candy (see Confectioner)				
Cannery, Packer, Solderer or Boiler	C	3	Ordinary,	2,000
Cannery Proprietor, superintending only	B	2	Preferred,	5,000
Cannery Proprietor, not superintending or working in cannery	A	1	Select,	10,000
Capitalist: This designation must not be used. Persons who have professions or occupations must be insured thereunder. Persons of good moral and financial standing, without professions or occupations, or who have retired therefrom, may be insured for Death Only, "Preferred" rate, limit $10,000, under title of former occupation, qualified by term "retired."				

Occupation.		Class.		Limit of Risk.
Captains, Mates or Pilots (see Vessels)				
Car Builder, shop work only	DS	5	Special,	$2,000
Car Builder, supervising only (foreman in shop)	C	3	Ordinary,	5,000
Car Builder, Master	E	2	Preferred,	5,000
Car Repairer	E	6	Hazardous,	1,500
Car Repairer, shop work only	DS	5	Special,	2,000
Car—Street (Cable, Electric or Horse), Employees (see Railway)				
Carbon Black Maker	D	4	Medium,	2,000
Card or Cardboard Maker	D	4	Medium,	2,000
Card or Cardboard Maker, not using paper cutter	C	3	Ordinary,	2,000
Card or Cardboard Manufacturer, superintending only	B	2	Preferred,	5,000
Card or Cardboard Manufacurer, not superintending or working in factory	A	1	Select,	10,000
Carpenter, Bridge (see Bridge Builder)				
Carpenter, Contractor, superintending only	C	3	Ordinary,	5,000
Carpenter, Contractor, offies duties, not superintending work	B	2	Preferred,	10,000
Carpenter, Foreman, outside work, superintending only, not bridge work	D	4	Medium,	2,500
Carpenter, Foreman, inside work superintending only	C	3	Ordinary,	2,500
Carpenter, framing, not bridge carpenter	DS	5	Special,	2,000
Carpenter, shop work, using machinery	E	6	Hazardous,	1,500
Carpenter, inside or shop work only, not using machinery	D	4	Medium,	2,500
Carpenter, on river steamer	DS	5	Special,	1,000
Carpenter, ship	DS	5	Special,	2,000
Carpet Cleaner, Layer, or Maker	C	3	Ordinary,	2,000
Carpet Manufacturer, superintending only	B	2	Preferred,	5,000
Carpet Manufacturer, not superintending or working in mill	A	1	Select,	10,000
Carriage or Wagon Agent, Dealer or Merchant	B	2	Preferred,	10,000
Carriage or Wagon Maker	E	6	Hazardous,	1,500
Carriage or Wagon Maker, metal worker, not using drop press	D	4	Medium,	2,500
Carriage or Wagon Maker, wood worker, not using machinery	D	4	Medium,	2,500
Carriage or Wagon Maker, cloth or leather worker	C	3	Ordinary,	2,500
Carriage or Wagon Manufacturer, superintending only	C	3	Ordinary,	5,000
Carriage or Wagon Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Carriage Painter	B	2	Preferred,	3,000
Carriage Trimmer and Upholsterer	C	3	Ordinary,	2,500
Cartridge and Percussion Cap Maker (not insurable)	H	X	Ex. Spl. Haz.,	500
Carver, wood or ivory, machine worker	E	6	Hazardous,	1,500
Carver, wood or ivory, hand tools only	C	3	Ordinary,	2,000
Cashier	A	1	Select,	10,000
Casket (see Coffin)				
Caterer, working	C	3	Ordinary,	2,500
Caterer, Proprietor, supervising only	B	2	Preferred,	5,000
Cattle Commission Broker at Stock Exchange only, Chicago, Kansas City, Omaha, or St. Louis	C	3	Ordinary,	5,000
Cattle Dealer or Broker, visiting yards, not tending in transit	D	4	Medium,	3,000
Cattle Dealer or Broker, not entering pens or handling stock	C	3	Ordinary,	5,000
Cattle Dealer or Broker, not tender or drover, not on farm or ranch or in yards, not handling stock	B	2	Preferred,	10,000
Cattle Raiser (not cowboy), not tending stock in transit	E	6	Hazardous,	2,000
Cattle Raiser, supervising only	D	4	Medium,	3,000
Cattle Shipper and Tender, in transit	F	7	Ex. Haz.,	1,000
Caulker, ship	D	4	Medium,	2,000
Celluloid Maker	E	6	Hazardous,	1,000
Celluloid Manufacturer, superintending only	C	3	Ordinary,	5,000
Celluloid Manufacturer, not superinteding or working in factory	B	2	Preferred,	10,000
Cement Floor or Walk Layer	DS	5	Special,	1,500
Cement Manufacturer, superintending only	C	3	Ordinary,	5,000
Cement Manufacturer, not superintending or working in mill	B	2	Preferred,	10,000
Cement and Lime Merchant, supervising only	B	2	Preferred,	5,000
Cement Worker	D	4	Medium,	2,000
Cement Works, laborer	E	6	Hazardous,	1,000
Cement Works, superintendent	C	3	Ordinary,	3,000
Cemetery Superintendent	B	2	Preferred,	5,000

Occupation.			Class.	Limit of Risk.
Cerographist	B	2	Preferred,	$5,000
Chain Bearer, surveying	C	3	Ordinary,	2,000
Chain Maker	D	4	Medium,	2,000
Chain Manufacturer, superintending only	C	3	Ordinary,	5,000
Chain Manufacturer, not superintending or working in shop	B	2	Preferred,	10,000
Chair (see Furniture Factory Employees)				
Chandler, ship, handling goods	C	3	Ordinary,	3,000
Chandler, ship, supervising only	B	2	Preferred,	10,000
Charcoal Burner	D	4	Medium,	1,500
Charcoal Iron Workers (see Iron Workers)				
Chauffeur (same as Driver)				
Cheese Maker	C	3	Ordinary	2,000
Chef, not cook	B	2	Preferred,	5,000
Chemist, operative in chemical works	E	6	Hazardous,	1,000
Chemist, manufacturing drugs or chemicals, not explosives	D	4	Medium,	3,000
Chemist, analytical or laboratory work only	C	3	Ordinary,	5,000
Chemist, not testing or analyzing, office duties and traveling only	A	1	Select,	10,000
Chimney Sweeper	DS	5	Sepcial,	1,000
Chiropodist	B	2	Preferred,	3,000
Chocolate or Cocoa Maker	C	3	Ordinary,	2,000
Chocolate or Cocoa Manufacturer, superintending only	B	2	Preferred,	5,000
Chocolate or Cocoa Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Cider Maker	C	3	Ordinary,	2,000
Cider Manufacturer, superintending only	B	2	Preferred,	5,000
Cider Manufacturer, not superintending or working in mill	A	1	Select,	10,000
Cigar or Cigarette Maker	C	3	Ordinary,	2,000
Cigar or Cigarette Manufacturer, superintending only	B	2	Prefefred,	5,000
Cigar or Cigarette Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Cigar or Cigarette Merchant	A	1	Select,	5,000
Circular Sawyer (see Lumber Mills)				
Circus Employees, not performers, write to Home Office for rates				
Circus Rider or Performer (not insurable)	H	X	Ex. Spl. Haz.	800
City Fireman (see Firemen)				
City Marshal	D	4	Medium,	2,000
City Marshal, office duties only, not making arrests	B	2	Preferred,	5,000
Civil Engineer, tunnel or mining operations	D	4	Medium,	3,000
Civil Engineer, field work or superintending construction, not mining operations	C	3	Ordinary,	5,000
Civil Engineer, railroad work	C	3	Ordinary,	5,000
Civil Engineer, surveyor	C	3	Ordinary,	5,000
Civil Engineer, city or park, supervising duties only	B	2	Preferred,	5,000
Civil Engineer, consulting or office duties only	A	1	Select,	10,000
Claim Agent	B	2	Preferred,	5,000
Clay Modeler or Designer	B	2	Preferred,	5,000
Clay Pipe (see Tile Works).				
Clergyman	A	1	Select,	10,000

CLERKS OR SALESMEN:

Always state line of goods sold.				
Shipping	C	3	Ordinary,	3,000
Grain or Feed Store	C	3	Ordinary,	3,000
Grocery, Hardware, Paint and Oils, Agricultural Implements or General Store	C	3	Ordinary,	3,000
Bicycle Store, repairing	C	3	Ordinary,	2,000
Bicycle Store, not repairing	B	2	Preferred,	3,000
Furniture or Carpet Store, not repairing	B	2	Preferred,	3,000
Grocery or Hardware Store, at counter only	B	2	Preferred,	3,000
Art, Book, Clothing, Drug, Dry Goods, Fancy Goods, Notions, Stationery, or Shoe Store	A	1	Select,	3,000
Office work only	A	1	Select,	5,000
On Vessels (see Vessel).				
Clock Maker	C	3	Ordinary,	3,000
Clock Manufacturer, superintending only	B	2	Preferred,	5,000
Clock Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Cloth Maker or Weaver	C	3	Ordinary,	2,000
Cloth Manufacturer, superintending only	B	2	Preferred,	5,000
Cloth Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Clothing or Cloak Maker, using machinery	C	3	Ordinary,	2,000

Occupation.		Class.		Limit of Risk.
Clothing or Cloak Maker, hand work only	B	2	Preferred,	$2,000
Clothing or Cloak Manufacturer, superintending only	B	2	Preferred,	5,000
Clothing or Cloak Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Clothing or Cloak Merchant	A	1	Select,	10,000
Coach (see Carriage).				
Coachman, private	D	4	Medium,	2,000
Coal Cart Driver	DS	5	Special,	1,500
Coal Gauger, lake, river, sound or sea	D	4	Medium,	3,000
Coal Gauger, railroad	C	3	Ordinary,	3,000
Coal Heaver	E	6	Hazardous,	1,000
Coal Merchant, supervising only	B	2	Preferred,	10,000
Coal Merchant, office duties and traveling only	A	1	Select,	10,000
Coal Mine Operator, superintending only	C	3	Ordinary,	5,000
Coal Mine Owner or Operator, visiting or entering mines	C	3	Ordinary,	5,000
Coal Mine Owner or Operator, not visiting or entering mines	A	1	Select,	10,000
Coal Miners (see pp. 363-364).				
COAL OR ORE DOCK EMPLOYEES:				
Cable Splicer	E	6	Hazardous,	1,000
Coupler	E	6	Hazardous,	1,000
Dumper of Buckets	DS	5	Special,	1,500
Engineer or Fireman, steam hoist	D	4	Medium,	2,000
Gravity Switchman	F	7	Ex. Haz.,	1,000
Hatchman	D	4	Medium,	1,500
Longshoreman	E	6	Hazardous,	1,000
Ore Shoveler	E	6	Hazardous,	1,000
Superintendent	C	3	Ordinary,	5,000
Trimmer or Checker	DS	5	Special,	1,500
Watchman	D	4	Medium,	2,000
Water Boy	D	4	Medium,	1,000
Coffee House Keeper, no bar	B	2	Preferred,	3,000
Coffee Merchant	A	1	Select,	10,000
Coffee Packer or Roaster	C	3	Ordinary,	2,000
Coffin or Casket Maker	E	6	Hazardous,	1,500
Coffin or Casket Maker, metal worker, not using drop press	D	4	Medium,	2,500
Coffin or Casket Maker, wood worker, not using machinery	D	4	Medium,	2,500
Coffin or Casket Maker, cloth worker	C	3	Ordinary,	2,500
Coffin or Casket Manufacturer, superintending only	C	3	Ordinary,	5,000
Coffin or Casket Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Coke, drawer or charger	D	4	Medium,	2,000
Cold Storage, Refrigerating Engineer	DS	5	Special,	2,000
Cold Storage, Refrigerating Engineer, not handling explosive chemicals	D	4	Medium,	2,500
Collar or Cuff Maker	C	3	Ordinary,	2,000
Collar or Cuff Manufacturer, superintending only	B	2	Preferred,	5,000
Collar or Cuff Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Collector of Accounts	C	3	Ordinary,	2,000
Collector or Deputy Collector, Government (not Customs Inspector)	A	1	Select,	10,000
Color Maker	C	3	Ordinary,	2,000
Color Manufacturer, superintending only	B	2	Preferred,	5,000
Color Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Commercial Agent or Traveler, not peddler	A	1	Select,	10,000
Commission Merchant, stock yards (see Stock Yard Rates).				
Commission Merchant, handling goods (not live stock)	C	3	Ordinary,	4,000
Commission Merchant, not handling goods (not live stock)	B	2	Preferred,	10,000
Commission Merchant, office or board room work only	A	1	Select,	10,000
Common Laborer (state nature of work)	E	6	Hazardous,	1,000
Common Sailor, lake or ocean (not insurable)	H	X	Ex. Spl. Haz.,	500
Compositor, jobman or pressman	C	3	Ordinary,	3,000
Compositor, not using press	B	2	Preferred,	3,000
Comptroller	A	1	Select,	10,000
Concentrator Employees (see p. 365).				
Concert Singer	A	1	Select,	10,000
Condensed Milk Factory, Laborer	E	6	Hazardous,	1,500
Condensed Milk Factory, Worker in, not laborer	C	3	Ordinary,	2,000
Condensed Milk Manufacturer, superintending only	B	2	Preferred,	5,000
Condensed Milk Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Conductor, street railroad	C	3	Ordinary,	2,000
Confectioner, working	C	3	Ordinary,	2,000
Confectioner, merchant, not candy maker	A	1	Select,	10,000

Occupation.		Class.		Limit of Risk.
Constable, police duty	D	4	Medium,	$2,000
Constable, server of civil writs only	B	2	Preferred,	3,000
Consul (government office), to foreign country (insurable for death only)	B	2	Preferred,	10,000
Consul to U. S.	A	1	Select,	10,000
Consulting Engineer, office duties only	A	1	Select,	10,000
Contractor, bridge building, superintending only	D	4	Medium,	5,000
Contractor, superintending only (always state line of business)	C	3	Ordinary,	10,000
Contractor not superintending, supervising only (always state line of business)	B	2	Preferred,	10,000
Cook, logging camp	DS	5	Special,	1,500
Cook, professional, on steamer	D	4	Medium,	1,000
Cook, professional	C	3	Ordinary,	2,500
Cooper	E	6	Hazardous,	1,500
Cooper, not using machinery	D	4	Medium,	2,500
Cooper, Proprietor, superintending only	C	3	Ordinary,	5,000
Cooper, Proprietor, not superintending or working in mill	B	2	Preferred,	10,000
Copper Miners (see Ore Miners, page 364).				
Copper Stamp Mill and Smelter Employees (see Smelter Employees).				
Copperplate Printer	C	3	Ordinary,	3,000
Coppersmith, helper or apprentice	D	4	Medium,	2,000
Coppersmith	C	3	Ordinary,	2,500
Coppersmith, Proprietor, superintending only	B	2	Preferred,	5,000
Coppersmith, Proprietor, not superintending or working in factory	A	1	Select,	10,000
Copyist (male)	A	1	Select,	3,000
Cordage Maker	C	3	Ordinary,	2,000
Cordage Manufacturer, superintending only	B	2	Preferred,	5,000
Cordage Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Cork Cutter	D	4	Medium,	2,000
Corn Hulling Machine, operator	D	4	Medium,	2,000
Cornice Maker, plaster, tin, or galvanized iron, shop work only	C	3	Ordinary,	2,000
Cornice Setter	E	6	Hazardous,	1,500
Cornice Setter, foreman, superintending	D	4	Medium,	3,000
Coroner	B	2	Preferred,	10,000
Corrugated Iron Manufacturer, superintending only	C	3	Ordinary,	5,000
Corrugated Iron Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Corrugated Iron Worker, roofer	E	6	Hazardous,	1,500
Corrugated Iron Worker, using drop press	E	6	Hazardous,	1,500
Corrugated Iron Worker, shop work only, not using drop press	C	3	Ordinary,	2,500
Corset Maker	C	3	Ordinary,	2,000
Corset Manufacturer, superintending only	B	2	Preferred,	10,000
Corset Manufacturer, not superintending or working in in factory	A	1	Select,	10,000
Costermonger	C	3	Ordinary,	2,000
Cottton Classer or Sample	B	2	Preferred,	5,000
Cotton Compress, laborer	E	6	Hazardous,	1,000
Cotton Compress, pressman	D	4	Medium,	1,000
Cotton Compress, superintendent	C	3	Ordinary,	4,000
Cotton Dyer or Printer	C	3	Ordinary,	2,000
Cotton Factor or Broker	A	1	Select,	10,000
Cotton Gin, band maker	D	4	Medium,	2,000
Cotton Gin, feeder	E	6	Hazardous,	1,000
Cotton Gin, laborer	E	6	Hazardous,	1,000
Cotton Gin, oiler	E	6	Hazardous,	1,000
Cotton Gin, pressman, not gin feeder	DS	5	Special,	1,000
Cotton Gin, pressman, not gin feeder working at steam packing or round bale press	D	4	Medium,	1,000
Cotton Gin, suction elevator tender, no other duties	D	4	Medium,	1,000
Cotton Gin, Proprietor, working	D	4	Medium,	3,000
Cotton Gin, Proprietor, supervising only, not working with gin stands	C	3	Ordinary,	5,000
Cotton Gin, Proprietor, not supervising or working with gin stands	B	2	Preferred,	10,000
Cotton Oil (see Oil Mill Employees).				
Cotton Planter, working	E	6	Hazardous,	2,000
Cotton Planter, superintending only	C	3	Ordinary,	5,000
Cotton Planter, business management, not superintending laborers (Proprietor of large plantation)	B	2	Preferred,	10,000
Cotton Weigher, laborer	DS	5	Special,	2,000
Cotton Weigher, supervising only	B	2	Preferred,	3,000

Occupation.		Class.		Limit of Risk.
Cotton or Woolen Mill Operative	C	3	Ordinary,	$2,000
Cotton or Woolen Mill Overseer	C	3	Ordinary,	3,000
Cotton or Woolen Mill Superintendent, superintending only	B	2	Preferred,	5,000
Cotton or Woolen Mill Proprietor or Managing Agent, not superintending or working in mill	A	1	Select,	10,000
Country Store Keeper. (This means the owner or manager of a general store, keeping groceries, dry goods, hardware, shoes, etc.)	C	3	Ordinary,	5,000
Cowboy on ranch, or tending cattle in transit	F	7	Extra Haz.,	1,000
Cracker Maker	C	3	Ordinary,	2,000
Cracker Manufacturer, superintending only	B	2	Preferred,	5,000
Cracker Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Creamery Worker, not farmer	C	3	Ordinary,	2,000
Creamery Superintendent	B	2	Preferred,	3,000
Creamery Proprietor, not superintending or working in creamery	A	1	Select,	10,000
Creosote Laborer or Worker	DS	5	Special,	1,000
Creosote Manufacturer, superintending only	C	3	Ordinary,	5,000
Creosote Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Crockery Maker (see Pottery Employees).				
Crockery Manufacturer, superintending only	B	2	Preferred,	5,000
Crockery Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Crockery Merchant	B	2	Preferred,	10,000
Currier (see Tannery Employees).				
Custom-House Officer, inspector	B	2	Preferred,	5,000
Custom House Officer or Clerk, not inspector	A	1	Select,	5,000
CUTLERY FACTORY EMPLOYEES:				
Assembler, Buffer, Finisher or Gatherer	D	4	Medium,	2,000
Cutler	D	4	Medium,	2,000
Engineer, stationary engine	D	4	Medium,	2,500
Fireman, stationary engine	D	4	Medium,	2,000
Forger, drop or drop press	E	6	Hazardous,	1,500
Forger, not drop	DS	5	Special,	2,000
Foreman, overseer in shop	C	3	Ordinary,	3,000
Grinder	E	6	Hazardous,	2,000
Grinder, using guarded Huron Stone	DS	5	Special,	2,000
Laborer	DS	5	Special,	1,500
Polisher, using veneered wheel	D	4	Medium,	2,000
Polisher, using solid emery wheel	D	4	Medium,	2,000
Polisher, using leather wheel	C	3	Ordinary	2,000
Cutlery Manufacturer, superintending only	C	3	Ordinary,	5,000
Cutlery Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Cutter, boots and shoes, drop or dye	D	4	Medium,	2,000
Cutter, boots and shoes, uppers, using hand knife only	C	3	Ordinary,	2,000
Cutter, shirts, gloves or clothing, die work	C	3	Ordinary,	2,000
Cutter, shirts, gloves, or clothing hand work only	B	2	Preferred,	3,000
Dairyman, milking or tending stock	DS	5	Special,	1,500
Dairyman, not milking or tending stock	D	4	Medium,	2,000
Dairyman in creamery	C	3	Ordinary,	2,000
Dancing Master	B	2	Preferred,	5,000
Deck Hands, lake, river or sound steamer, or ferryboat	E	6	Hazardous,	1,000
Decorator, outside or inside, flags, bunting, etc	DS	5	Special,	1,500
Decorator, fresco or scene	C	3	Ordinary,	3,000
Decorator, supervising only	B	2	Preferred,	5,000
Delivery Wagon Driver, light parcels only	C	3	Ordinary,	2,000
Dentist	BS	2+	Ex. Pref.,	5,000
Deputy (see Collector, Sheriff or Marshal).				
Detective	D	4	Medium,	2,000
Detective Bureau, proprietor, office duties only	B	2	Preferred,	5,000
Diamond Cutter or Polisher	C	3	Ordinary,	3,000
Diamond Importer or Merchant	A	1	Select,	10,000
Die Engraver or Die Sinker	C	3	Ordinary,	2,000
Distiller, laborer	DS	5	Special,	2,000
Distiller, not laborer	C	3	Ordinary,	3,000
Distiller, Proprietor, superintending only	B	2	Preferred,	5,000
Distiller, Proprietor, not superintending or working in still	A	1	Select,	10,000
Ditcher	E	6	Hazardous,	1,000
Diver, submarine (not insurable)	H	X	Ex. Spl. Haz.,	500
Doctor on Steamer (see Vessels).				
Doctor, in towns of less than 10,000 population	BS	2+	Extra. Pref.,	5,000

Occupation.		Class.		Limit of Risk.
Doctor, in towns of 10,000 population and over	B	2	Preferred,	$10,000
Drain Pipe Makers (see Tile Works Employees).				
Draughtsman (see also Architect)	A	1	Select,	5,000
Drayman, not teamster in woods	DS	5	Special,	1,500
Drayman, Proprietor, superintending only	C	3	Ordinary,	5,000
Drayman, Proprietor, not driving team or superintending	B	2	Preferred,	10,000
Dredge, employee or helper	E	6	Hazardous,	1,000
Dredge, Driller on	D	4	Medium,	1,500
Dredge, engineer or fireman	D	4	Medium,	2,000
Dredge, captain or mate	D	4	Medium,	3,000
Dredging Company superintendent	C	3	Ordinary,	3,000
Dressed Beef Handler, in warehouse	D	4	Medium,	1,500
Dressed Beef Agent, Dealer or Merchant, wholesale, delivering	D	4	Medium,	3,000
Dressed Beef Agent, Dealer or Merchant, wholesale, handling meats	C	3	Ordinary,	5,000
Dressed Beef Agent, Dealer or Merchant, not handling, office duties and traveling only	A	1	Select,	10,000
Dressmaker (male)	B	2	Preferred,	2,000
Driller, in quarry	E	6	Hazardous,	1,000
Driller, on dredge	D	4	Medium,	1,500
DRIVER OR AUTOMOBILE OPERATOR:				
Automobile in races (not insurable)	H	X	Ex. Spl. Haz.,	500
Horse Driver in Races (not jockey)	F	7	Extra. Haz.,	1,000
Brewery, Coal or Ice Wagon, Dray, Truck or Heavy Team	DS	5	Special,	1,500
Ambulance, Cab, Express Wagon, Hack, Omnibus, Private Automobile or Coach, Public Coach or Stage	D	4	Medium,	2,000
Hearse, Horse Car, Light Parcel Delivery Wagon, Mail Van, Sprinkling Cart or Oil Tank	C	3	Ordinary,	2,000
Drop Forger	E	6	Hazardous,	1,500
Drover, tending stock in transit	F	7	Extra Haz.,	1,000
Drover, not cowboy, not tending stock in transit	E	6	Hazardous,	1,000
Druggist, not Chemist	A	1	Select,	10,000
Dry Goods Merchant	A	1	Select,	10,000
Dyer	C	3	Ordinary,	2,000
Dye House Proprietor, superintending only	B	2	Preferred,	5,000
Dye House Proprietor, office duties, not superintending	A	1	Select,	10,000
Dynamite, Maker, Handler or Custodian of (not insurable)	H	X	Ex. Spl. Haz.,	500
Eating House Proprietor (see Restaurant).				
Editor, superintending printing office	B	2	Preferred,	10,000
Editor, writing and managing only, not superintending printing office	A	1	Select,	10,000
ELECTRICAL EMPLOYEES:				
Armature Repairer	C	3	Ordinary,	2,000
Armature Winder, testing	D	4	Medium,	2,000
Armature Winder, not testing	C	3	Ordinary,	2,000
Electric Light Attendant, cleaning with current off	D	4	Medium,	2,000
Electric Light Engineer, dynamo	D	4	Medium,	2,000
Electrical Engineer, supervising construction, not dynamo tender	C	3	Ordinary,	5,000
Electrical Engineer, consulting or office work only	B	2	Preferred,	10,000
Electrician, of electric lighting	D	4	Medium,	5,000
Electrician at switchboard, not repairing	C	3	Ordinary,	2,000
Electrician, telegraph	B	2	Preferred,	5,000
Electrician, testing intensity and resistance	C	3	Ordinary,	3,000
Electrician, wiring buildings, inside work only	C	3	Ordinary,	2,000
Engineer, stationary engine	D	4	Medium,	2,500
Fireman, stationary engine	D	4	Medium,	2,000
Lamp or Carbon Trimmer, pole and tower lights, working only when current is off	DS	5	Special,	1,500
Lamp or Carbon Trimmer, working when current is on (not insurable)	H	X	Ex. Spl. Haz.,	500
Lamp or Carbon Trimmer, working inside buildings only, and only when current is off	D	4	Medium,	1,500
Lineman, working when current is on (not insurable)	H	X	Ex. Spl. Haz.,	500
Lineman, working only when current is off	DS	5	Special,	1,500
Laborer, carbon works	DS	5	Special,	1,500
Lamp Tester or Wire Trainer, inside work only	D	4	Medium,	2,000
Machinist	D	4	Medium,	2,500

Occupation.	Class.			Limit of Risk.
Manager Electric Lighting Plant, consulting or office work only	B	2	Preferred,	$5,000
Meter Reader	B	2	Preferred,	2,000
Motor Engineer	D	4	Medium,	2,000
Motor Engineer, not over 300 volts	C	3	Ordinary,	3,000
Superintendent or Electrician of Electric Lighting Plant, not handling wires, supervising only	C	3	Ordinary,	5,000
Superintendent Carbon Works	C	3	Ordinary,	5,000
Electric Railway Employees (see Railway).				
Electro Motor Attendant	D	4	Medium,	2,000
Electroplater	D	3	Ordinary,	3,000
Electrotyper	C	3	Ordinary,	3,000
Elevated Railway Employees (see Railway).				
Elevator Builder	DS	5	Special,	2,000
Elevator Foreman, supervising only	C	3	Ordinary,	3,000
Elevator Manufacturer, superintending only	C	3	Ordinary,	5,000
Elevator Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Elevator Laborer	DS	5	Special,	1,500
Elevator Superintendent, grain	C	3	Ordinary,	5,000
Elevator Inspector	C	3	Ordinary,	3,000
Elevator Operator, freight	D	4	Medium,	1,500
Elevator Operator, passenger	C	3	Ordinary,	1,500
Embalmer	BS	2+	Extra. Pref.,	3,000
Embosser	C	3	Ordinary,	2,000
Embroidery Stamper	B	2	Preferred,	2,000
Emery Cloth or Paper Maker	C	3	Ordinary,	2,000
Emery Cloth or Paper Manufacturer, superintending only	B	2	Preferred,	5,000
Emery Cloth or Paper Manufacturer, not superintending of working in ractory	A	1	Select,	10,000
Enameler, metal	D	4	Medium,	1,500
Enameler, leather	C	3	Ordinary,	2,000
Engine Maker (see Machinist).				
Engine Manufacturer, superintending only	C	3	Ordinary,	5,000
Engine Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Engineer (see Civil, Electric, Hydraulic, Mechanical or Mining).				
Engineer, subaqueous (not insurable)	H	X	Ex. Spl. Haz.,	500
ENGINEERS AND FIREMEN:				
Dredge	D	4	Medium,	2,000
Electric Dynamo or Motor	D	4	Medium,	2,000
Electric Dynamo or Motor, not over 300 voltage	C	3	Ordinary,	3,000
Ferryboat	DS	5	Special,	2,000
Gasoline Engine	D	4	Medium,	2,000
Lake, River or Sound Steamer	DS	5	Special,	2,000
Locomotive (see Railway List).				
Mining Operations, inside	DS	5	Special,	2,000
Mining Operations, outside	D	4	Medium,	2,000
Pile Driver	D	4	Medium,	2,000
Portable Sawmill	D	4	Medium,	2,000
Sea-going Steamer (insurable for death only)	E	6	Hazardous,	2,000
Stationary Engine, Engineer	D	4	Medium,	2,500
Stationary Engine, Fireman	D	4	Medium,	2,000
Steam Shovel	D	4	Medium,	2,000
Threshing-machine Engine	D	4	Medium,	2,000
Traveling, setting up locomotive engines	D	4	Medium,	2,000
Tugboat, ocean work	E	6	Hazardous,	2,000
Tugboat, river or harbor	DS	5	Special,	2,000
Engraver	C	3	Ordinary,	3,000
Engraving Works, Proprietor, superintending only	B	2	Preferred,	5,000
Engraving Works, Proprietor, office duties, not superintending	A	1	Select,	10,000
Envelope Maker	C	3	Ordinary,	2,000
Envelope Manufacturer, superintending only	B	2	Preferred,	5,000
Envelope Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Equestrian, teacher	D	4	Medium,	2,000
Etcher	B	2	Preferred,	5,000
EXCELSIOR FACTORY EMPLOYEES:				
Baler	D	4	Medium,	2,000
Cutter	E	6	Hazardous,	1,000
Circular Sawyer	F	7	Extra Haz.,	1,000
Circular Sawyer, not sawing logs	E	6	Hazardous,	1,500

Occupation.	Class.			Limit of Risk.
Engineer, stationary engine	D	4	Medium,	$2,500
Fireman, stationary engine	D	4	Medium,	2,000
Foreman, overseer in mill	D	4	Medium,	3,000
Laborer	E	6	Hazardous,	1,500
Excelsior Manufacturer, superintending only	C	3	Ordinary,	5,000
Excelsior Manufacturer, not superintending or working in mill	B	2	Preferred,	10,000
Express Agent or Messenger, on trains	DS	5	Special,	2,000
Express Agent, trolley service	D	4	Medium,	2,000
Express Agent, at station	C	3	Ordinary,	3,000
Express Agent, Route, not Messenger, auditing only	B	2	Preferred,	10,000
Express Agent, office work only	A	1	Select,	5,000
Expressman	D	4	Medium,	2,000
Expressman, light parcel delivery	C	3	Ordinary,	2,000
Expressman, Proprietor, superintending only	C	3	Ordinary,	5,000
Expressman, Proprietor, not driving team or superintending	B	2	Preferred,	10,000
Extract Maker	C	3	Ordinary,	2,000
Extract Manufacturer, superintending only	B	2	Preferred,	5,000
Extract Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Farm Laborer or Farm Hand	E	6	Hazardous,	1,000
Farmer	E	6	Hazardous,	2,000
Farmer, supervising only	D	4	Medium,	2,500
Farrier (Veterinary Surgeon)	DS	5	Special,	3,000
Feather-duster Maker	D	4	Medium,	2,000
Feather-duster Maker, not using machinery	C	3	Ordinary,	2,000
Feather-duster Manufacturer, superintending only	B	2	Preferred,	5,000
Feather-duster Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Feather Merchant	A	1	Select,	5,000
Feed Merchant, handling	C	3	Ordinary,	3,000
Feed Merchant, not handling	B	3	Preferred,	5,000
Feed Merchant, wholesale, office duties and traveling only	A	1	Select,	10,000
Felt Maker	C	3	Ordinary,	2,000
Felt Manufacturer, superintending only	B	2	Preferred,	5,000
Felt Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Fencer, teacher	D	4	Medium,	2,000
Ferryboat, bridge man	E	6	Hazardous,	1,000
Ferryboat, captain or pilot	C	3	Ordinary,	5,000
Ferryboat, collector	B	2	Preferred,	3,000
Ferryboat, deck hand	E	6	Hazardous,	1,000
Ferryboat, engineer or fireman	DS	5	Special,	2,000
Fertilizer Factory Employees	E	6	Hazardous,	1,000
Fertilizer Manufacturer, superintending only	C	3	Ordinary,	5,000
Fertilizer Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
File Cutter, Japanner, Packer, Temperer, or Foreman	C	3	Ordinary,	2,000
File Finisher or Grinder	E	6	Hazardous,	1,500
File Forger, drop or drop press	E	6	Hazardous,	1,500
File Forger, not drop forger	DS	5	Special,	2,000
File Manufacturer, superintending only	C	3	Ordinary,	5,000
File Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Fire Engine Maker	D	4	Medium,	2,500
Fire Engine Manufacturer, superintending only	C	3	Ordinary,	5,000
Fire Engine Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Fire Escape Maker, erecting	DS	5	Special,	1,000
Fire Escape Maker, not erecting	D	4	Medium,	2,000
Fire Escape Manufacturer, superintending only	C	3	Ordinary,	5,000
Fire Escape Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Fire Hose Maker	D	4	Medium,	2,000
Fire Hose Manufacturer, superintending only	C	3	Ordinary,	5,000
Fire Hose Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Firemen (see Engineers), and below.				
FIREMEN, CITY, PAID DEPARTMENT:				
Driver of engine, hose cart or truck, hoseman, pipeman, tillerman, ladderman or foreman	E	6	Hazardous,	2,000
Engineer or Stoker of steamer or chemical engine	DS	5	Special,	2,000
Assistant Engineer or Chief of Battalion	DS	5	Special,	3,000
Plugman	DS	5	Special,	2,000

Occupation.		Class.		Limit of Risk.
Chief Engineer, Superintendent or Fire Marshal...	D	4	Medium,	$3,000
Fire Patrol or Salvage Corps Member, or Guardian	D	4	Medium,	2,000
Superintendent of Fire Alarm	C	3	Ordinary,	3,000
Volunteer Departments will be rated by the Company upon statement by the agent of the population of the town, height of buildings, fire department equipment, water pressure, etc.				
Firearms Maker	D	4	Medium,	2,500
Firearms Manufacturer, superintending only	C	3	Ordinary,	5,000
Firearms Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Fireworks Maker (not insurable)	H	X	Ex. Spl. Haz.,	500
Fish Curer	C	3	Ordinary,	2,000
Fishing Tackle Maker	C	3	Ordinary,	2,000
Fishing Tackle Manufacturer, superintending only	B	2	Preferred,	5,000
Fishing Tackle Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Fish or Oyster Merchant (working)	C	3	Ordinary,	3,000
Fish or Oyster Merchant, supervising only	B	2	Preferred,	5,000
Fish or Oyster Merchant, wholesale, office duties only	A	1	Select,	10,000
Fisherman, sea, or off shore	E	6	Hazardous,	1,000
Fisherman, river	D	4	Medium,	1,000
Flagging Stone Maker, not quarryman	D	4	Medium,	2,000
Florist (working)	C	3	Ordinary,	2,000
Florist, Proprietor, supervising only	B	2	Preferred,	5,000
Florist, Merchant, office duties and traveling only	A	1	Select,	10,000
Flour Inspector	C	3	Ordinary,	5,000
Flour Maker, miller	C	3	Ordinary,	3,000
Flour Manufacturer, superintending only	B	2	Preferred,	5,000
Flour Manufacturer, not superintending or working in mill	A	1	Select,	10,000
Flour Merchant, handling	C	3	Ordinary,	3,000
Flour Merchant, not handling	B	2	Preferred,	5,000
Flour Merchant, wholesale, office duties and traveling only	A	1	Select,	10,000
Forgeman, drop forger	E	6	Hazardous,	1,500
Forgeman (not drop forger)	DS	5	Special,	2,000
Foundry Proprietor, superintending only	C	3	Ordinary,	5,000
Foundry Proprietor, not superintending or working in foundry	B	2	Preferred,	10,000
Foundryman (see page 361).				
Fresco Painter	C	3	Ordinary,	3,000
Freight Clerk, office duties only	A	1	Select,	3,000
Fruit Agent or Messenger, on train	D	4	Medium,	2,000
Fruit Grower (see Orchard).				
Fruit Merchant, handling	C	3	Ordinary,	3,000
Fruit Merchant, not handling	B	2	Preferred,	5,000
Fruit Merchant, wholesale office duties and traveling only	A	1	Select,	10,000
Fruit Tree Salesman	B	2	Preferred,	3,000
Fruit Canners (see Cannery).				
Furnace Maker (same as stove).				
FURNITURE FACTORY EMPLOYEES:				
Band Sawyer	DS	5	Special,	2,000
Bench Hand, not using machinery	D	4	Medium,	2,000
Carver, machine worker	E	6	Hazardous,	1,500
Carver, hand tools only	C	3	Ordinary,	2,000
Chair Maker, not using machinery	C	3	Ordinary,	2,000
Engineers, stationary engine	D	4	Medium,	2,500
Fireman, stationary engine	D	4	Medium,	2,000
Foreman, overseer in factory	D	4	Medium,	3,000
Framer, machine worker	E	6	Hazardous,	1,500
Grooving Saw Machine Worker	E	6	Hazardous,	1,500
Jig Sawyer	E	6	Hazardous,	1,500
Jointer	E	6	Hazardous,	1,500
Laborer in Mill	E	6	Hazardous,	1,000
Mortise Machine Worker	DS	5	Special,	2,000
Packer or Shipper	C	3	Ordinary,	2,000
Painter	C	3	Ordinary,	2,000
Planer	F	7	Extra Haz.,	1,000
Polisher	C	3	Ordinary,	2,000
Sandpaper Machine Worker	D	4	Medium,	2,000
Saw Filer	D	4	Medium,	2,000
Sawyer	F	7	Extra Haz.,	1,000
Sawyer, not cutting logs	E	6	Hazardous,	1,500
Shaper	F	7	Extra Haz.,	1,000
Stake Jointer	F	7	Extra Haz.,	1,000

Occupation.		Class.		Limit of Risk.
Superintendent	C	3	Ordinary,	$5,000
Tenon Machine Worker	DS	5	Special,	2,000
Turner, lathe	D	4	Medium,	2,500
Varnisher	C	3	Ordinary,	2,000
Furniture Manufacturer, superintending only	C	3	Ordinary,	5,000
Furniture Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Furniture Merchant, repairing, handling goods or delivering	D	4	Medium,	2,000
Furniture Merchant, not repairing, supervising only	B	2	Preferred,	10,000
Furniture Mover	D	4	Medium,	2,000
Furrier	C	3	Ordinary,	3,000
Furrier, merchant	A	1	Select,	10,000
Game Keeper	D	4	Medium,	2,000
Game Warden	D	4	Medium,	2,000
Gardener, market	DS	5	Special,	1,500
Gardener, flowers, shrubs	C	3	Ordinary,	3,000
Gas Burner or Fixture Maker	D	4	Medium,	2,500
Gas Burner or Fixture Manufacturer, superintending only	C	3	Ordinary,	5,000
Gas Burner or Fixture Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Gas Fitter	D	4	Medium,	2,000
Gas Machine Maker	D	4	Medium,	2,500
Gas Machine Manufacturer, superintending only	C	3	Ordinary,	5,000
Gas Machine Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Gas, Electric or Water Meter Maker	D	4	Medium,	2,000
Gas, Electric or Water Meter Manufacturer, superintending only	C	3	Ordinary,	5,000
Gas, Electric or Water Meter Manutacfurer, not superintending or working in factory	B	2	Preferred,	10,000
Gas, Electric or Water Meter Reader or Inspector	B	2	Preferred,	2,000
Gas Well Contractor, superintending only	C	3	Ordinary,	5,000
Gas Well Contractor, not superintending or working about wells	B	2	Preferred,	5,000
Gas Well Driller	DS	5	Special,	2,000
Gas Well Foreman	DS	5	Special,	2,000
Gas Well Laborer	E	6	Hazardous,	1,000
Gas Well Laborer, pipe line	E	6	Hazardous,	1,000
Gas Works, laborer	E	6	Hazardous,	1,000
Gas Works, charger or coke drawer	D	4	Medium,	2,000
Gas Works, foreman	C	3	Ordinary,	3,000
Gas Works, assistant superintendant	C	3	Ordinary,	3,000
Gas Works, superintendent	B	2	Preferred,	5,000
Gauger, mill service, water, cotton or linseed oil	C	3	Ordinary,	3,000
Gauger, oil tank	C	3	Ordinary,	3,000
Gauger, store or warehouse	B	2	Preferred,	3,000
General Store Keeper	C	3	Ordinary,	5,000
General Agent, office duties and traveling only	A	1	Select,	10,000
Gentleman. (Do not use the term, as it does not describe an occupation. State former occupation qualified by term "retired," and restrict issue to death only, see Capitalist)	B	2	Preferred,	10,000
Geodetic Surveyor, U. S	C	3	Ordinary,	5,000
Gilder	C	3	Ordinary,	3,000
Gimp or Tassel Maker	C	3	Ordinary,	2,000
Gimp or Tassel Manufacturer, superintending only	B	2	Preferred,	5,000
Gimp or Tassel Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Glass Manufacturer, superintending only	C	3	Ordinary,	5,000
Glass Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
GLASS WORKS EMPLOYEES (NOT PLATE):—				
Blower, Creaser, Cutter and Engraver or Finisher	D	4	Medium,	2,000
Caster, Fireman or Furnaceman, Gaffer, Gatherer or Grinder	E	6	Hazardous,	1,500
Engineer, stationary engine	D	4	Medium,	2,500
Fireman, stationary engine	D	4	Medium,	2,000
Flattener	D	4	Medium,	1,500
Foreman, overseer in works	C	3	Ordinary,	3,000
Kiln Packer	D	4	Medium,	2,000
Laborer or Wheeler, handling glass	E	6	Hazardous,	1,500
Laborer or Wheeler, not handling glass	DS	5	Special,	1,500
Mixer	E	6	Hazardous,	1,500
Polisher	D	4	Medium,	2,000

Occupation.		Class.		Limit of Risk.
Presser	D	4	Medium,	$2,000
Tableman	D	4	Medium,	2,000
Teazer	E	6	Hazardous,	1,500
GLASS WORKS EMPLOYEES—(PLATE GLASS).:				
Assorter, Emery	C	3	Ordinary,	1,500
Booker	C	3	Ordinary,	2,000
Burner, Plaster	C	3	Ordinary,	2,000
Burner, Rouge	C	3	Ordinary,	2,000
Carrier	E	6	Hazardous,	1,000
Casting House Man	D	4	Medium,	2,000
Clay Treader	C	3	Ordinary,	1,000
Craneman	DS	5	Special,	1,500
Cutterman	D	4	Medium,	2,000
Dauber,	C	3	Ordinary,	2,000
Dresser, Kiln	D	4	Medium,	2,500
Emery Grinder	D	4	Medium,	1,500
Engineer, stationary engine	D	4	Medium,	2,500
Finisher	DS	5	Special,	1,500
Fireman, stationary engine	D	4	Medium,	2,000
Foreman, overseer in works	C	3	Ordinary,	3,000
Furnace Cleaner	D	4	Medium,	1,500
Grinding Table Man	E	6	Hazardous,	1,500
Laborer	E	6	Hazardous,	1,000
Layer	D	4	Medium,	2,000
Mixer, Batch	D	4	Medium,	2,000
Packer	D	4	Medium,	1,500
Polisher	D	4	Medium,	2,000
Pot Breaker	DS	5	Special,	1,500
Potter	C	3	Ordinary,	2,000
Potwagonman	E	6	Hazardous,	1,500
Sender-out	DS	5	Special,	2,000
Superintendent Potters or Casting Room	C	3	Ordinary,	3,000
Tableman	DS	5	Special,	1,500
Teazer, Master	E	6	Hazardous,	2,000
Teazer, Helper	E	6	Hazardous,	1,500
Treader, Clay	C	3	Ordinary,	1,000
Tuile Raiser	D	4	Medium,	1,500
Washer	D	4	Medium,	1,500
Wheeler	E	6	Hazardous,	1,500
Glazier	C	3	Ordinary,	2,000
Glove Cutter, using die or maul	C	3	Ordinary,	2,000
Glove Cutter, hand work only	B	2	Preferred,	3,000
Glove Manufacturer, superintending only	B	2	Preferred,	5,000
Glove Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Glove Stitcher, heavy work	C	3	Ordinary,	3,000
Glove Stitcher, hand or machine, light work	B	2	Preferred,	2,000
GLUCOSE FACTORY EMPLOYEES:				
Bone Coal Man	D	4	Medium,	2,000
Engineer, stationary engine	D	4	Medium,	2,500
Filterman	C	3	Ordinary,	2,000
Fireman, fuel tanks	D	4	Medium,	1,500
Fireman, stationary engine	D	4	Medium,	2,000
Foreman, overseer in works	C	3	Ordinary,	3,000
Laborer or Roustabout	E	6	Hazardous,	1,500
Miller	D	4	Medium,	2,000
Run and Mash Maker	D	4	Medium,	2,000
Starch Pitman or Laborer	E	6	Hazardous,	1,500
Syrup Finisher	C	3	Ordinary,	2,000
Tankman	D	4	Medium,	2,000
Glucose Manufacturer, superintending only	C	3	Ordinary,	5,000
Glucose Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Glue or Mucilage Maker	C	3	Ordinary,	2,000
Glue or Mucilage Manufacturer, superintending only	B	2	Preferred,	5,000
Glue or Mucilage Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Gold or Silver Miners (see Ore Miners, page 364).				
Gold or Silver Refiner	C	3	Ordinary,	5,000
Goldsmith, beater or worker	C	3	Ordinary,	4,000
Goldsmith, Proprietor, superintending only	B	2	Preferred,	5,000
Goldsmith, Proprietor, office duties, not superintending	A	1	Select,	10,000
Government Inspector, stock yards	C	3	Ordinary,	5,000
Grain Buyer or Sampler, visiting freight yards	D	4	Medium,	2,000

Occupation.		Class.		Limit of Risk.
Grain Buyer or Sampler, not visiting freight yards	B	2	Preferred,	$5,000
Grain Elevator (see Elevator).				
Grain Inspector and Measurer	C	3	Ordinary,	5,000
Grain Merchant, handling	C	3	Ordinary,	3,000
Grain Merchant, not handling	B	2	Preferred,	5,000
Grain Merchant, wholesale office, duties and traveling only	A	1	Select,	10,000
Grain Trimmer	D	4	Medium,	1,000
Granite (see Stone).				
Grave Digger (no other occupation)	D	4	Medium,	2,000
Gravity Railway Employees (see Railway).				
Grease (see Tallow).				
Grinder (see Axe, Cutlery, Mowing Machine or Spindle).				
Grindstone Maker	D	4	Medium,	2,000
Grindstone Manufacturer, superintending only	C	3	Ordinary,	5,000
Grindstone Manufacturer, not superintending or working in mill	B	2	Preferred,	10,000
Grist Mill, laborer	DS	5	Special,	1,500
Grist Mill, miller	C	3	Ordinary,	3,000
Grist Mill Proprietor, superintending only	B	2	Preferred,	5,000
Grist Mill Proprietor, not superintending or working in mill	A	1	Select,	10,000
Grocery Clerk, delivering goods or soliciting orders with wagon	C	3	Ordinary,	2,000
Grocery Clerk, at counter only	B	2	Preferred,	3,000
Grocery Merchant, delivering goods or soliciting orders with wagon	C	3	Ordinary,	3,000
Grocery Merchant, office and counter only	B	2	Preferred,	10,000
Grocery Merchant, wholesale, office duties and traveling only	A	1	Select,	10,000
Grocery Porter	D	4	Medium,	2,000
Groom or Hostler	DS	5	Special,	1,500
Guide, not trapper or hunter	DS	5	Special,	2,000
Gunsmith	C	3	Ordinary,	2,500
Gymnasium Teacher or Instructor, not Acrobat or Gymnast	D	4	Medium,	2,000
Gymnast (not insurable)	H	X	Ex. Spl. Haz.,	500
Hackman	D	4	Medium,	2,000
Hair Dresser (male)	B	2	Preferred,	2,000
Hair Worker	B	2	Preferred,	2,000
Hammock Maker	C	3	Ordinary,	3,000
Hammock Manufacturer, superintending only	B	2	Preferred,	5,000
Hammock Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Harbor Master	C	3	Ordinary,	3,000
Hardware Manufacturer, superintending only	C	3	Ordinary,	5,000
Hardware Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Hardware Merchant, counter work or supervising only	B	2	Preferred,	5,000
Hardware Merchant, wholesale, office duties and traveling only	A	1	Select,	10,000
Hardwood Finisher	C	3	Ordinary,	2,000
Harness Maker	C	3	Ordinary,	2,000
Harness Manufacturer, superintending only	B	2	Preferred,	5,000
Harness Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Hat or Bonnet Block Maker	D	4	Medium,	2,000
Hat or Cap Maker	C	3	Ordinary,	2,000
Hat or Cap Manufacturer, superintending only	B	2	Preferred,	5,000
Hat or Cap Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Hat or Cap Merchant	A	1	Select,	10,000
Hay Presser	D	4	Medium,	2,000
Hay and Feed Merchant, handling	C	3	Ordinary,	3,000
Hay and Feed Merchant, not handling	B	2	Preferred,	5,000
Hearse Driver	C	3	Ordinary,	2,000
Heating Apparatus Maker (see Stove).				
Heliotyper, Electrotyper	C	3	Ordinary,	3,000
Heliotyper, Proprietor, superintending only	B	2	Preferred,	10,000
Hide and Pelt Merchant, handling	C	3	Ordinary,	3,000
Hide and Pelt Merchant, not handling	B	2	Preferred,	5,000
Hod Carrier	E	6	Hazardous,	1,000
Hogs (see Live Stock and Packing House).				
Hollow Wooden Ware Maker	D	4	Medium,	2,500
Hollow Wooden Ware Manufacturer, superintending only	C	3	Ordinary,	5,000
Hollow Wooden Ware Manufacturer, not superintending or working in mill	B	2	Preferred,	10,000

Occupation.		Class.		Limit of Risk.
Hoop Maker	D	4	Medium,	$2,500
Hoop-Skirt Maker	C	3	Ordinary,	2,000
Horse and Cattle Shoer	E	6	Hazardous,	1,500
Horse Breaker or Trainer, not Jockey	E	6	Hazardous,	1,500
Horse Clipper	DS	5	Special,	1,500
Horse Dealer, shipper, tending in transit	F	7	Ex. Haz.,	1,000
Horse Dealer, handling stock, not tending in transit	D	4	Medium,	3,000
Horse Dealer, not trainer	D	4	Medium,	3,000
Horse Dealer, not entering pens or handling stock	C	3	Ordinary,	5,000
Horse Railway Employees (see Railway).				
Horticulturist	C	3	Ordinary,	3,000
Hostler or Groom	DS	5	Special,	1,500
Hotel Clerk, tending bar	D	4	Medium,	2,000
Hotel Clerk, in country, not tending bar	C	3	Ordinary,	2,000
Hotel Clerk in city, office only	A	1	Select,	5,000
Hotel Porter	D	4	Medium,	2,000
Hotel Proprietor or Manager, tending bar	D	4	Medium,	3,000
Hotel Proprietor or Manager, in country, not tending bar	C	3	Ordinary,	3,000
Hotel Proprietor or Manager in city, not tending bar or stable	B	2	Preferred,	10,000
Hotel Proprietor or Manager, office duties only (large first-class hotel, city or health resort)	A	1	Select,	10,000
House Furnishing Merchant, repairing, handling goods or delivering	D	4	Medium,	2,000
House Furnishing Merchant, not repairing, supervising only	B	2	Preferred,	10,000
Housekeeper (insurable for death only)	B	2	Preferred,	3,000
House Painter	D	4	Medium,	3,000
Huckster or Peddler	C	3	Ordinary,	2,000
Hulls, Inspector of	D	4	Medium,	3,000
Hunter	E	6	Hazardous,	1,000
Hydraulic Engineer	C	3	Ordinary,	5,000
Ice Cutter or Harvester	E	6	Hazardous,	1,000
Ice Deliverer	DS	5	Special,	1,500
Ice Maker	DS	5	Special,	2,000
Ice Manufacturer, superintending only	C	3	Ordinary,	5,000
Ice Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Ice Merchant, superintending only	C	3	Ordinary,	5,000
Ice Merchant, office and soliciting duties only	A	1	Select,	10,000
Impressario (same as Musician).				
India Rubber Goods Maker	C	3	Ordinary,	2,000
India Rubber Goods Manufacturer, superintending only	B	2	Preferred,	5,000
India Rubber Goods Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Indian Agent, on reservation	D	4	Medium,	3,000
Indian Agencies, Inspector of	C	3	Ordinary,	5,000
Ink Maker	C	3	Ordinary,	2,000
Ink Manufacturer, superintending only	B	2	Preferred,	5,000
Ink Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Insane Attendant	C	3	Ordinary,	2,000
INSPECTORS:				
Custom House	B	2	Preferred,	5,000
Of Boilers	C	3	Ordinary,	5,000
Of Elevators	C	3	Ordinary,	3,000
Of Flour or Grain	C	3	Ordinary,	5,000
Of Hulls	D	4	Medium,	3,000
Of Indian Agencies	C	3	Ordinary,	5,000
Of Lumber, in mill	D	4	Medium,	2,000
Of Lumber, in woods	D	4	Medium,	2,000
Of Lumber, in yard	C	3	Ordinary,	3,000
Of Meters, Electric, Gas or Water	B	2	Preferred,	2,000
Of Stock Yards, not handling stock	C	3	Ordinary,	3,000
Of Stone Work or Masonry	C	3	Ordinary,	5,000
Of Telegraph, not lineman	C	3	Ordinary,	2,000
Of Telephone, not lineman	B	2	Preferred,	2,000
Insurance Adjuster, fire, sole occupation	B	2	Preferred,	10,000
Insurance Adjuster (not fire insurance)	A	1	Select,	10,000
Insurance Agent, Broker or Solicitor	A	1	Select,	10,000
Insurance Solicitor or Agent on R. R	C	3	Ordinary,	5,000
Insurance Clerk	A	1	Select,	5,000
Insurance Officer of Corporation	A	1	Select,	10,000
Insurance Surveyor	B	2	Preferred,	5,000

Occupation.		Class.		Limit of Risk.
Instructor, Manual Training School	C	3	Ordinary,	$3,000
Interpreter	A	1	Select,	5,000
Iron or Steel Workers (see page 359).				
IRON BUILDING, BRIDGE OR ROOF WORKS, SHOP ONLY:				
Foreman, in works	D	4	Medium,	2,500
Manufacturer, superintending only	C	3	Ordinary,	5,000
Manufacturer, not superintending or working in shop	B	2	Preferred,	10,000
Operative, in works	E	6	Hazardous,	1,000
Iron or Steel Building, Construction Work Employees, same as Bridge Builders (see page 322).				
Iron Foundry Proprietor, superintending only	C	3	Ordinary,	5,000
Iron Foundry Proprietor, not superintending or working in foundry	B	2	Preferred,	10,000
Iron Merchant	B	2	Preferred,	10,000
Iron Railing Maker	D	4	Medium,	3,000
Ivory or Bone Turner or Cutter	D	4	Medium,	2,500
Jailor	D	4	Medium,	2,000
Janitor (see Window Cleaner)	C	3	Ordinary,	3,000
Japanner	C	3	Ordinary,	2,000
Jeweler, shop or factory work	C	3	Ordinary,	3,000
Jeweler in store, repairing clocks and watches	B	2	Preferred,	5,000
Jeweler, merchant, not repairer	A	1	Select,	10,000
Jockey (not insurable)	H	X	Ex. Spl. Haz.,	500
Joiner (see Carpenter).				
Junk Dealer	D	4	Medium,	2 000
Junk Dealer, proprietor, supervising only	B	2	Preferred,	5 000
Keeper of Insane	C	3	Ordinary,	2 000
Kindling Wood Chopper or Sawyer	E	6	Hazardous,	1.000
Knife Grinder (see Cutlery).				
Knitting Mill Operative	C	3	Ordinary,	2.000
Knitting Mill Proprietor, superintending only	B	2	Preferred,	5,000
Knitting Mill Proprietor, not superintending or working in mill	A	1	Select,	10 000
Labor Union Organizer and Business Agent	C	3	Ordinary,	3.000
LABORER:				
Common (state nature of work)	E	6	Hazardous,	1,000
Steam Shovel	E	6	Hazardous,	1,000
Steel or Iron Works	E	6	Hazardous,	1,000
Warehouse or Grain Elevator	DS	5	Special,	1,500
Wharf	E	6	Hazardous,	1,000
Lace Maker	C	3	Ordinary,	2,000
Lace Manufacturer, superintending only	B	2	Preferred,	5,000
Lace Manufacturer, not superintending or working in mill	A	1	Select,	10,000
Lacquer Worker	D	4	Medium,	2,000
Ladder Maker	E	6	Hazardous,	1,500
Ladder Maker, not using machinery	D	4	Medium,	2,000
Ladder Manufacturer, superintending only	C	3	Ordinary,	5,000
Ladder Manufacturer, not superintending or working in mill	B	2	Preferred,	10,000
Lake Seaman or Sailor (not insurable)	H	X	Ex. Spl. Haz.,	500
Lamp Lighter, on railroad	D	4	Medium,	1,500
Lamp Lighter, not on railroad	C	3	Ordinary,	1,500
Lamp or Lantern Maker	C	3	Ordinary,	2,000
Lamp or Lantern Manufacturer, superintending only	B	2	Preferred,	10,000
Lamp or Lantern Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Land Agent, United States or R. R	B	2	Preferred,	5,000
Land Surveyor, field work	C	3	Ordinary,	5,000
Land Surveyor, consulting or office duties only	A	1	Select,	10,000
Lapidary	C	3	Ordinary,	3,000
Last Maker	D	4	Medium,	2,500
Lathe Hand	D	4	Medium,	2,000
Lather	D	4	Medium,	2,000
Laundryman	C	3	Ordinary,	2,000
Laundry Proprietor, not driving wagon, supervising only	B	2	Preferred,	5,000
Laundry Proprietor, office duties only	A	1	Select,	10,000
Lawyer	A	1	Select,	10,000
Lead Miner (see Ore Miner, p. 364).				
LEAD, SHEET, WHITE OR PIPE:				
Maker	D	4	Medium,	2,000
Manufacturer, superintending only	C	3	Ordinary,	5,000

Occupation.		Class.		Limit of Risk.
Manufacturer, not superintending or working in factory	A	1	Select,	$10,000
Leather Bag, Satchel or Trunk Maker	C	3	Ordinary,	2,000
Leather Bag, Satchel or Trunk Manufacturer, superintending only	B	2	Preferred,	5,000
Leather Bag, Satchel or Trunk Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Leather Board Maker	C	3	Ordinary,	2,000
Leather Board Manufacturer, superintending only	B	2	Preferred,	5,000
Leather Board Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Leather Cutter	DS	5	Special,	1,500
Leather Maker (see Tannery Employees).				
Leather Manufacturer, superintending only	C	3	Ordinary,	5,000
Leather Manufacturer, not superintending or working in factory or tannery	A	1	Select,	10,000
Leather Merchant	B	2	Preferred,	10,000
Leather Splitter	E	6	Hazardous,	1,500
Leather Splitter, using Barton or Union Machine	D	4	Medium,	2,000
Leather Worker or Dyer	C	3	Ordinary,	2,000
Lecturer	A	1	Select,	5,000
Letter Carrier, rural districts	C	3	Ordinary,	2,000
Letter Carrier, city	B	2	Preferred,	3,000
Letter Cutter in marble or stone	C	3	Ordinary,	2,000
Level or Rule Maker, sawyer	DS	5	Special,	2,000
Level or rule Maker, pressman or finisher	C	3	Ordinary,	2,000
Level or Rule Manufacturer, superintending only	B	2	Preferred,	5,000
Level or Rule Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Lexicographer	A	1	Select,	5,000
Librarian	A	1	Select,	5,000
Libretist	A	1	Select,	5,000
Lighterman	E	6	Hazardous,	1,000
Lighthouse Inspector	C	3	Ordinary,	5,000
Lighthouse or Lightship Keeper	D	4	Medium,	2,000
Lightning Rod Maker, erecting	E	6	Hazardous,	1,000
Lightning Rod Maker, not erecting	D	4	Medium,	2,500
Lightning Rod Manufacturer, superintending only	C	3	Ordinary,	5,000
Lightning Rod Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Lime and Cement Merchant, supervising only	B	2	Preferred,	5,000
Limestone Burner or Quarrier	E	6	Hazardous,	1,500
Lineman, telegraph or telephone	DS	5	Special,	1,500
Linotype Operator, no press work	B	2	Preferred,	3,000
Liquor Merchant, tending bar	D	4	Medium,	2,500
Liquor Merchant, not tending bar	C	3	Ordinary,	3,000
Liquor Merchant, wholesale, no bar, not handling cases	A	1	Select,	10,000
Lithographer	C	3	Ordinary,	2,500
Lithographer, Proprietor, superintending only	B	2	Preferred,	5,000
Lithographer, Proprietor, office duties, not superintending	A	1	Select,	10,000
Livery Stable Groom or Hostler	DS	5	Special,	1,500
Livery Stable Proprietor, working	D	4	Medium,	2,000
Livery Stable Proprietor, supervising only	C	3	Ordinary,	5,000
Live Stock (see also Cattle, Horse or Stock Yards).				
Live Stock Commission Broker at Stock Exchange, Chicago, Kansas City, Omaha, St. Louis	C	3	Ordinary,	5,000
Live Stock Dealer, visiting yards or ranches, not tending in transit	D	4	Medium,	3,000
Live Stock Dealer, not entering pens or handling stock	C	3	Ordinary,	5,000
Live Stock Raiser, not cowboy, not tending stock in transit	E	6	Hazardous,	2,000
Live Stock Raiser, supervising only	D	4	Medium,	3,000
Live Stock Shipper, tending in transit	F	7	Ex. Haz.,	1,000
Lobster Boiler, not on boat or at wharf	C	3	Ordinary,	2,000
Locksmith	C	3	Ordinary,	2,500
Longshoreman	E	6	Hazardous,	1,000
Looking-Glass Maker	C	3	Ordinary,	2,000
Looking-Glass Manufacturer, superintending only	B	2	Preferred,	5,000
Looking-Glass Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Lumber Dealer, in woods, not measuring or handling	C	3	Ordinary,	5,000
Lumber Merchant, not in woods	C	3	Ordinary,	5,000
Lumber Merchant, office and supervising only, not salesman in yard	B	2	Preferred,	10,000

Occupation.		Class.		Limit of Risk.
LUMBERMEN IN WOODS:				
Boom Master	DS	5	Special,	$2,000
Brakeman on Logging Train, same as Freight Brakeman.				
Chian Tender	E	6	Hazardous,	1,000
Conductor of Logging Train	F	7	Ex. Haz.,	1,500
Cook in Logging Camp	DS	5	Special,	1,500
Engineer or Fireman on Logging Train	F	7	Ex. Haz.,	1,500
Flume Tender and Inspector	D	4	Medium,	1,000
Foreman or Overseer in Woods, or on river drive	DS	5	Special,	2,000
Hewer	F	7	Extra Haz.,	1,000
Inspector	D	4	Medium,	2,000
Jack Screwer, in woods	E	6	Hazardous,	1,000
Knot Sawyer	F	7	Extra Haz.,	1,000
Laborer, loading or unloading logging trains	F	7	Extra Haz.,	1,000
Land Looker	D	4	Medium,	3,000
Log Collector in booms	E	6	Hazardous,	1,500
Log Scaler in boom	E	6	Hazardous,	1,000
Log Scaler or Lumber Counter, not in boom	D	4	Medium,	2,000
Logger, Chopper or Sawyer	F	7	Extra Haz.,	1,000
Peeler in woods	E	6	Hazardous,	1,000
Piler	E	6	Hazardous,	1,000
Proprietor or Manager, superintending in woods or on river drive	D	4	Medium,	5,000
Proprietor or Manager, office duties, not superintending work in mills, yards, woods or on river drive	B	2	Preferred,	10,000
Raftsman or River Driver	F	7	Extra Haz.,	1,000
Salesman	C	3	Ordinary,	5,000
Saw Filer	D	4	Medium,	2,000
Skid Greaser or Sniper in woods	E	6	Hazardous,	1,000
Slide Master	D	4	Medium,	2,000
Slip Tender	DS	5	Special,	1,500
Superintendent in woods or on river drive, not foreman	D	4	Medium,	5,000
Swamper or Road-builder	E	6	Hazardous,	1,000
Tallyman	D	4	Medium,	2,000
Teamster on River drive	F	7	Extra Haz.,	1,000
Teamster in woods	E	6	Hazardous,	1,000
Time Keeper	C	3	Ordinary,	3,000
Water Carrier	DS	5	Special,	1,000
LUMBER MILLS OR YARDS—EMPLOYEES:				
Bolter, Shingle	E	6	Hazardous,	1,500
Culler or Packer, Shingle	D	4	Medium,	2,000
Edger	E	6	Hazardous,	1,000
Engineer, stationary engine	D	4	Medium,	2,500
Fireman, stationary engine	D	4	Medium,	2,000
Foreman	D	4	Medium,	3,000
Frizzer or Molding-machine worker	F	7	Ex. Haz.,	1,000
Inspector, in mill	D	4	Medium,	2,000
Inspector, in yard	C	3	Ordinary,	3,000
Jointer, Shingle	E	6	Hazardous,	1,500
Laborer, in mill	E	6	Hazardous,	1,000
Laborer or Piler in Yards	DS	5	Special,	1,500
Log Canter, dodger or jacker	E	6	Hazardous,	1,000
Log Scaler or Lumber Counter	C	3	Ordinary,	2,000
Lumber Shover or Vessel Unloader	DS	5	Special,	1,500
Lumber Grader	D	4	Medium,	3,000
Marker	C	3	Ordinary,	3,000
Millwright	DS	5	Special,	1,500
Off-bearer	E	6	Hazardous,	1,500
Oiler	E	6	Hazardous,	1,000
Operative, not using large circular saw, planer, frizzer, or molding machine	E	6	Hazardous,	1,500
Planer	F	7	Ex. Haz.,	1,000
Proprietor or Manager, mill, superintending only	C	3	Ordinary,	5,000
Proprietor or Manager, mill, office duties, not superintending	B	2	Preferred,	10,000
Salesman in yard	C	3	Ordinary,	3,000
Salesman, not in yards or woods, office duties and traveling only	A	1	Select,	10,000
Saw Blocker	C	3	Ordinary,	3,000
Saw Filer	D	4	Medium,	2,000
Sawyer, Band (cutting logs), Gang or Shingle	E	6	Hazardous,	1,500
Sawyer, Band, Basket, Match Splint	DS	5	Special,	2,000
Sawyer, circular, cutting logs	F	7	Ex. Haz.,	1,000

Occupation.		Class.		Limit of Risk.
Sawyer, circular, not cutting logs	E	6	Hazardous,	$1,500
Sawyer, circular, using automatic saw guard	DS	5	Special,	2,000
Sawyer, Veneer	DS	5	Special,	2,000
Setter, circular saw	E	6	Hazardous,	1,000
Setter, band saw	D	4	Medium,	1,500
Slip Tender	DS	5	Special,	1,500
Stripper in Lath Mill	E	6	Hazardous,	1,500
Superintendent	C	3	Ordinary,	5,000
Tallyman in mill	D	4	Medium,	2,000
Tallyman in yard	C	3	Ordinary,	3,000
Teamster	DS	5	Special,	1,500
Trimmer	E	6	Hazardous,	1,500
Turner	D	4	Medium,	2,500
Universal Wood Worker, operative	F	7	Ex. Haz.,	1,000
Machine Shop Proprietor, superintending only	C	3	Ordinary,	5,000
Machine Shop Proprietor, office duties, not superintending in shop	B	2	Preferred,	10,000
Machine Shop Superintendent	C	3	Ordinary,	5,000
Machinist	D	4	Medium,	2,500
Machinist Helper or Apprentice	DS	5	Special,	1,000
Machinery Salesman or Agent, supervising the setting up and testing of machinery	C	3	Ordinary,	4,000
Machinery Salesman or Agent, not supervising the setting up and testing of machinery	B	2	Preferred,	5,000
Machine Thresher	E	6	Hazardous,	1,000
Mail Agent, on train	D	4	Medium,	3,000
Mail Agent, street railway	C	3	Ordinary,	2,000
Mail Carrier, star route	D	4	Medium,	2,000
Mail Carrier, rural service	C	3	Ordinary,	2,000
Mail Carrier, city	B	2	Preferred,	3,000
Mail Transfer Clerk at station, not going on to trains	C	3	Ordinary,	3,000
Mail Van or Wagon Driver	C	3	Ordinary,	2,000
Malleable Iron Worker	D	4	Medium,	2,000
Maltster	C	3	Ordinary,	3,000
Maltster, Proprietor, superintending only	B	2	Preferred,	5,000
Maltster, Proprietor, office duties, not superintending	A	1	Select,	10,000
Manicure (male)	B	2	Preferred,	3,000
Mantel Maker, wood (same as Furniture Factory Employee).				
Mantel Setter, marble, wood or tile	D	4	Medium,	3,000
Mantel or Tile Manufacturer, superintending only	C	3	Ordinary,	5,000
Mantel or Tile Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Manufacturer (see special heads).				
Marbel Cutter or Dresser	C	3	Ordinary,	2,000
Marble Mason or Setter, outside work	DS	5	Special,	2,000
Marble Mason or Setter, inside work	D	4	Medium,	2,000
Marble Quarryman	E	6	Hazardous,	1,000
Marble Yard, Proprietor, supervising	B	2	Preferred,	10,000
Marine Surveyor of Hulls	D	4	Medium,	3,000
Marketman, wholesale, delivering	D	4	Medium,	3,000
Marketman, stall or shop or driving wagon	C	3	Ordinary,	3,000
Marketman, Proprietor, not cutting meat or driving wagon	B	2	Preferred,	5,000
Marshal, City, making arrests	D	4	Medium,	2,000
Marshal, City, office duties only, not making arrests	B	2	Preferred,	5,000
Marshal or Deputy, U. S., suppressing illicit distilling (not insurable)	H	X	Ex. Spl. Haz.,	500
Marshal or Deputy, U. S., not suppressing illicit distilling	C	3	Ordinary,	3,000
Marshal, U. S., not making arrests	B	2	Preferred,	10,000
Mason, brick, stone or marble	DS	5	Special,	2,000
Mason, marble, inside work	D	4	Medium,	2,000
Mason, Contractor, superintending only	C	3	Ordinary,	5,000
Mason, Contractor, not superintending, supervising only	B	2	Preferred,	10,000
Massage Parlor Attendant	D	4	Medium,	2,000
Massage Parlor Proprietor, not attendant	B	2	Preferred,	5,000
Masseur	D	4	Medium,	2,000
Mast, Oar or Block Maker	D	4	Medium,	2,000
Master or Mate (see Vessels).				
Master in Chancery	A	1	Select,	10,000
Master Mechanic	D	4	Medium,	3,000
Master Mechanic, superintending only	C	3	Ordinary,	5,000
Mat or Matting Maker	C	3	Ordinary,	2,000
Mat or Matting Manufacturer, superintending only	B	2	Preferred,	5,000
Mat or Matting Manufacturer, not superintending or working in factory	A	1	Select,	10,000

Occupation.		Class.		Limit of Risk.
Match Maker, splint sawyer	DS	5	Special,	$2,000
Match Maker, not sawyer	D	4	Medium,	2,000
Match Manufacturer, superintending only	C	3	Ordinary,	5,000
Match Manufacturer, not superintending or working in mill	A	1	Select,	10,000
Mattress Maker	C	3	Ordinary,	2,000
Mattress Manufacturer, superintending only	B	2	Preferred,	5,000
Mattress Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Meat Salesman and deliverer, wholesale	D	4	Medium,	3,000
Meat Salesman, wholesale only, not handling	B	2	Preferred,	5,000
Mechanical Engineer, constructing	D	4	Medium,	3,000
Mechanical Engineer, superintending only	C	3	Ordinary,	5,000
Mechanical Engineer, office duties and designing only	A	1	Select,	10,000
Medical Student (not to be insured under Combination Policies)	B	2	Preferred,	3,000
Merchant, General Store (groceries, hardware, dry goods, etc.)	C	3	Ordinary,	5,000
MERCHANTS—WHOLESALE:				
(Always state kind of goods sold)	A	1	Select,	10,000
MERCHANTS—RETAIL:				
(Always state kind of goods sold).				
Art or Books	A	1	Select,	10,000
Baker, office or counter work only	B	2	Preferred,	5,000
Boots and Shoes, working at bench in store	C	3	Ordinary,	3,000
Boots and Shoes, not working at bench	A	1	Select,	10,000
Building Materials, supervising only	B	2	Preferred,	5,000
Cigars and Tobacco	A	1	Select,	5,000
Clothing	A	1	Select,	10,000
Coal, supervising only	B	2	Preferred,	10,000
Coal (office duties and traveling only)	A	1	Select,	10,000
Commission, handling goods (not live stock)	C	3	Ordinary,	4,000
Commission, not handling goods (not live stock)	B	2	Preferred,	10,000
Confectionery, not candy maker	A	1	Select,	10,000
Crockery	B	2	Preferred,	10,000
Druggist, not Chemist	A	1	Select,	10,000
Dry Goods	A	1	Select,	10,000
Flour and Grain, handling	C	3	Ordinary,	3,000
Flour and Grain, not handling	B	2	Preferred,	5,000
Fruit, handling	C	3	Ordinary,	3,000
Fruit, not handling	B	2	Preferred,	5,000
Furniture, repairing, handling goods or delivering	D	4	Medium,	2,000
Furniture, not repairing, supervising only	B	2	Preferred,	10,000
General Store (groceries, hardware, dry goods, etc.)	C	3	Ordinary,	5,000
Grocery, delivering goods, or soliciting orders with wagon	C	3	Ordinary,	3,000
Grocery, office and counter only	B	2	Preferred,	10,000
Hardware, counter work or supervising only	B	2	Preferred,	10,000
Hats and Furs	A	1	Select,	10,000
Hides and Pelts, handling	C	3	Ordinary,	3,000
Hides and Pelts, not handling	B	2	Preferred,	5,000
Iron	B	2	Preferred,	10,000
Jewelry, not repairer	A	1	Select,	10,000
Leather	B	2	Preferred,	10,000
Lime and Cement, supervising only	B	2	Preferred,	5,000
Liquor, not tending bar	C	3	Ordinary,	3,000
Musical Instruments	A	1	Select,	10,000
Optical Goods	B	2	Preferred,	5,000
Paints and Oils	B	2	Preferred,	10,000
Paper Stock	B	2	Preferred,	10,000
Produce, handling	C	3	Ordinary,	3,000
Produce (not General Store) not handling	B	2	Preferred	10,000
Stationery	A	1	Select,	10,000
Stoves and Tinware	B	2	Preferred,	10,000
Tailor, cutting, hand work only	B	2	Preferred,	5,000
Tailor, not cutter	A	1	Select,	10,000
Tea and Coffee	A	1	Select,	10,000
Wool	A	1	Select,	10,000
Messenger, City	B	2	Preferred,	1,000
Messenger, milk train	D	4	Medium,	2,000
Metal Refiner (see also Gold and Silver)	C	3	Ordinary,	2,000
Metal Refiner, superintending only	B	2	Preferred,	5,000
Metal Refiner, not superintending or working in refinery	A	1	Select,	10,000

Occupation.	Class.			Limit of Risk.
Spinner or Presser	D	4	Medium,	$2,000
rgist (not assayer)	B	2	Preferred,	10,000
Reader, electric, gas or water	B	2	Preferred,	2,000
Man, peace service, to be rated in his usual occupation.				
Man, war service (not insurable)	H	X	Ex. Spl. Haz.,	500
gent or Messenger on train	D	4	Medium,	2,000
n, milking or tending stock	DS	5	Special,	1,500
n, delivering only, not farmer	C	3	Ordinary,	2,000
n, Proprietor, not delivering, milking or tending ck	B	2	Preferred,	5,000
flour, grain or talc, not laborer	C	3	Ordinary,	3,000
Proprietor, superintending only	B	2	Preferred,	5,000
Proprietor, not superintending or working in mill	A	1	Select,	10,000
auger, water service	C	3	Ordinary,	3,000
r (male)	B	2	Preferred,	5,000
ght	DS	5	Special,	2,000
ght, superintending only	C	3	Ordinary,	5,000
l or Soda Water Maker or Bottler	D	4	Medium,	2,000
l or Soda Water Manufacturer, superintending only	B	2	Preferred,	5,000
l or Soda Water Manufacturer, office duties, not perintending (see pp. 364).	A	1	Select,	10,000
General Manager	C	3	Ordinary,	5,000
)wner, Broker, Dealer, Buyer or Seller, visiting or ering mines	C	3	Ordinary,	5,000
Broker or Officer in city, not visiting or entering ne	A	1	Select,	10,000
Engineer	D	4	Medium,	3,000
Prospector	E	6	Hazardous,	1,000
r, clergyman	A	1	Select,	10,000
ıary (not insurable if to foreign lands)	A	1	Select,	5,000
Maker	E	6	Hazardous,	1,500
Maker, not using machinery	D	4	Medium,	2,000
Maker	DS	5	Special,	2,000
, pourer	E	6	Hazardous,	2,000
, not pourer	DS	5	Special,	2,000
, foreman	D	4	Medium,	3,000
ıent Worker, or Setter	D	4	Medium,	2,000
ıent Manufacturer, superintending only	B	2	Preferred,	5,000
ıent Manufacturer, office duties, not superintending	A	1	Select,	10,000
g-machine Worker	F	7	Ex. Haz.,	1,000
co Dresser	C	3	Ordinary,	2,000
Setter	C	3	Ordinary,	3,000
g Machine Knife Grinder	E	6	Hazardous,	1,000
Buyer, visiting yards, not tending in transit	D	4	Medium,	2,000
Teacher (male)	A	1	Select,	5,000
an	B	2	Preferred,	5,000
l Goods Merchant	A	1	Select,	10,000
l Instrument Maker	DS	5	Special,	2,000
l Instrument Maker, not using machinery	C	3	Ordinary,	2,500
l Instrument Manufacturer, superintending only	B	2	Preferred,	5,000
l Instrument Manufacturer, not superintending or rking in factory	A	1	Select,	10,000
l Instrument Case Maker (same as Cabinet Maker, ge 322).				
laker or Chopper	D	4	Medium,	2,000
lanufacturer, superintending only	C	3	Ordinary,	5,000
lanufacturer, not superintending or working in factry	A	1	Select,	10,000
list, gathering specimens	D	4	Medium,	2,500
list, office or shop work only	B	2	Preferred,	5,000
al Instrument Maker	C	3	Ordinary,	2,000
al Instrument Manufacturer, superintending only	B	2	Preferred,	5,000
al Instrument Manufacturer, not superintending or rking in factory	A	1	Select,	10,000
Architect or Constructor, superintending only	C	3	Ordinary,	5,000
Architect or Constructor, designing, drafting and pervising, not superintending construction	B	2	Preferred,	10,000
Officer, sea service (not insurable)	H	X	Ex. Spl. Haz.,	500
Officer, detached, inspecting duties, within limits U. S. as they existed in 1897	C	3	Ordinary,	5,000
Officer, on shore duty, government yards, within nits of U. S. as they existed in 1897, retired or wait- r orders (insurable for death only)	B	2	Preferred,	5,000
Stores, dealer, handling	C	3	Ordinary,	3,000
Stores, dealer, not handling	B	2	Preferred,	10,000

Occupation.		Class.		Limit of Risk
Naval Stores, inspector	C	3	Ordinary,	$3,
Needle Maker	C	3	Ordinary,	2,
Needle Manufacturer, superintending only	B	2	Preferred,	5,
Needle Manufacturer, not superintending or working in factory	E	1	Select,	10,
News Dealer, delivering	C	3	Ordinary,	2,
News Dealer, office and store duties only	A	1	Select,	5,
Nightman, scavenger	E	6	Hazardous,	1,
Nitroglycerin, or its compounds, maker, handler or custodian of (not insurable)	H	X	Ex. Spl. Haz.,	
Nurse of insane	C	3	Ordinary,	2,
Nurse (male)	B	2	Preferred,	3,
Nurseryman	C	3	Ordinary,	3,
Nurseryman, Proprietor, superintending only	B	2	Preferred,	5,
Nut and Bolt (see Bolt and Nut).				
Oar, Block or Mast Maker	D	4	Medium,	2,
Oculist	A	1	Select,	10,
OIL MILL (COTTON OR LINSEED) EMPLOYEES:				
Attendant of Linter, not feeder	D	4	Medium,	1,
Cakeman, not cutting	C	3	Ordinary,	2,
Cooker	C	3	Ordinary,	1,
Engineer, stationary engine	D	4	Medium,	2,
Fireman, stationary engine	D	4	Medium,	2,
Foreman of Machinery	D	4	Medium,	2,
Gauger	C	3	Ordinary,	2,
Laborer	E	6	Hazardous,	1,
Linter Feeder	DS	5	Special,	1,
Pressman	D	4	Medium,	2,
Seed Inspector	C	3	Ordinary,	3,
Shaver or Cake Cutter	E	6	Hazardous,	1,
Superintendent	C	3	Ordinary,	5,
Oil Mill Proprietor, superintending only	C	3	Ordinary,	5,
Oil Mill Proprietor, not superintending or working in mill	A	1	Select,	10,
Oil Well Broker, Salesman or Supply Dealer	B	2	Preferred,	10,
Oil Well Operator or Producer, working	D	4	Medium,	5,
Oil Well Operator or Producer, superintending only	C	3	Ordinary,	5,
Oil Well Operator or Producer, not superintending or working about wells	B	2	Preferred,	10,
OIL WELL AND REFINERY EMPLOYEES:				
Barrel Painter	C	3	Ordinary,	2,
Boiler Maker	D	4	Medium,	2,
Box Maker	E	6	Hazardous,	1,
Box Maker, not using machinery	D	4	Medium,	2,
Brick Layer	DS	5	Special,	2,
Casing Puller	D	4	Medium,	2,
Cooper, using machinery	E	6	Hazardous,	1,
Cooper, using hand tools only	D	4	Medium,	2,
Driller	DS	5	Special,	2,
Engineer, stationary engine	D	4	Medium,	2,
Filterman	D	4	Medium,	2,
Finisher, Sucker Rods	C	3	Ordinary,	2,
Fireman, stationary engine	D	4	Medium,	2,
Foreman at Crude Stills	C	3	Ordinary,	3,
Foreman at Wells	DS	5	Special,	2,
Gauger	C	3	Ordinary,	3,
Hoister	D	4	Medium,	1,
Inspector or Solderer of Can Department	C	3	Ordinary,	2,
Laborer, pipe line	E	6	Hazardous,	1,
Laborer	E	6	Hazardous,	1,
Loader or Filler	D	4	Medium,	1,
Machinist	D	4	Medium,	2,
Paraffine Wax Maker	C	3	Ordinary,	2,
Pressman, Can Department	D	4	Medium,	2,
Pumpman	D	4	Medium,	2,
Rig Builder	DS	5	Special,	2,
Still Cleaner	D	4	Medium,	2,
Stillman, firing or running stills at refinery	E	6	Hazardous,	1,
Stillman, overseeing, not running or firing stills	C	3	Ordinary,	2
Superintendent of Pipe Line, outside duty	C	3	Ordinary,	5
Superintendent of Pipe Line, office duty only	B	2	Preferred,	10
Superintendent of Refinery, superintending only	B	2	Preferred,	5
Tank Builder	DS	5	Special,	2

Occupation.	Class.			Limit of Risk.
Tank Keeper, at well	C	3	Ordinary,	$3,000
Tool Dresser	D	4	Medium,	2,000
Treater of Oil, in Refinery	D	4	Medium,	2,000
Watchman	D	4	Medium,	1,500
Weigher	C	3	Ordinary,	2,000
iler, in shop	D	4	Medium,	2,000
nnibus or Stage Driver	D	4	Medium,	2,000
tical Instrument Maker	C	3	Ordinary,	2,000
tical Instrument Manufacturer, superintending only	B	2	Preferred,	5,000
tical Instrument Manufacturer, not superintending or or working in factory	A	1	Select,	10,000
tician, shop work	C	3	Ordinary,	3,000
ptician, merchant	B	2	Preferred,	5,000
range Grove (see Orchard).				
rchard, laborer	DS	5	Special,	1,500
rchard, fruit picker	D	4	Medium,	2,000
rchard, fruit packer	C	3	Ordinary,	2,000
rchard Proprietor, supervising only	B	2	Preferred,	5,000
re Buyer, office duties and traveling only, not visiting or entering mines	A	1	Select,	10,000
e Mine Owner (same as Coal Mine Owner).				
e Miners (see page 364).				
e or Coal Dock (see Coal Dock).				
ganist (male)	A	1	Select,	5,000
gan Maker	E	6	Hazardous,	1,500
gan Maker, not using machinery	D	4	Medium,	2,500
gan Manufacturer, superintending only	C	3	Ordinary,	5,000
gan Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
gan Tuner or Repairer, pipe organ	C	3	Ordinary,	3,000
gan Tuner or Repairer, cabinet organ	B	2	Preferred,	3,000
steopath	D	4	Medium,	3,000
en Builder	D	4	Medium,	2,000
ysterman	D	4	Medium,	2,000
ysterman, superintending only	C	3	Ordinary,	5,000
yster or Fish Merchant (working)	C	3	Ordinary,	3,000
yster or Fish Merchant, supervising only	B	2	Preferred,	5,000
acker, hay, cotton, pork or beef	D	4	Medium,	2,000
acking-Case Maker	E	6	Hazardous,	1,500
acking Case Maker, not using machinery	D	4	Medium,	2,500
acking Case Manufacturer, superintending only	C	3	Ordinary,	5,000
cking-Case Manufacturer, not superintending or working in mill	B	2	Preferred,	10,000
ACKING HQUSE EMPLOYEES:				
Butcher, Dropper, Gutter or Gut Cleaner	D	4	Medium,	2,000
Butterine Room Man	C	3	Ordinary,	2,000
Buyer of Cattle or Hogs, traveling, not tending in transit	D	4	Medium,	3,000
Buyer of Cattle or Hogs at stockyards only	C	3	Ordinary,	5,000
Engineer, stationary engine	D	4	Medium,	2,500
Fertilizer Room Man	D	4	Medium,	1,500
Fireman, stationary engine	D	4	Medium,	2,000
Foreman, overseer of plant	C	3	Ordinary,	3,000
Header	DS	5	Special,	1,500
Ice Plant Man	D	4	Medium,	2,000
Inspector, Government	C	3	Ordinary,	5,000
Laborer	DS	5	Special,	1,000
Lard Refiner	C	3	Ordinary,	2,000
Packing Room Man	D	4	Medium,	2,000
Pickle Tender	D	4	Medium,	1,500
Route salesman, from car	C	3	Ordinary,	5,000
Rumper	D	4	Medium,	2,000
Scraper	D	4	Medium,	2,000
Shackler, hogs	DS	5	Special,	1,500
Shaver	DS	5	Special,	2,000
Sider	D	4	Medium,	2,000
Splitter	D	4	Medium,	2,000
Sticker	D	4	Medium,	2,000
Superintendent	C	3	Ordinary,	5,000
Supply Room Man	C	3	Ordinary,	2,000
Tankman	D	4	Medium,	2,000
Truckman	D	4	Medium,	1,500
Watchman	C	3	Ordinary,	2,000
acking House Manager Branch House, delivering	D	4	Medium,	3,000
acking House Manager Branch House, handling	C	3	Ordinary,	5,000

Occupation.		Class.		Limit of Risk.
Packing House Manager Branch House, not handling, office duties and traveling only	A	1	Select,	$10,000
Packing House Proprietor, superintending only	C	3	Ordinary,	5,000
Packing House Proprietor, office duties, not superintending or working in plant	A	1	Select,	10,000
Pail Makers (see Tub and Pail Factory Employees).				
Paint and Color Maker	C	3	Ordinary,	2,000
Paint and Color Manufacturer, superintending only	B	2	Preferred,	5,000
Paint and Color Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Paint and Color Merchant	B	2	Preferred,	10,000
Painter, Proprietor, contractor, supervising only	B	2	Preferred,	5,000
PAINTERS:				
Artist, outside sketching	C	3	Ordinary,	5,000
Artist, studio work only	A	1	Select,	10,000
Bridge work	DS	5	Special,	2,000
Carriage and Coach, in shop	B	2	Preferred,	3,000
Decorative, Fresco or Scene	C	3	Ordinary,	3,000
House or Sign	D	4	Medium,	3,000
Interior Finisher or Grainer	C	3	Ordinary,	3,000
Sign, shop work only	B	2	Preferred,	3,000
Paper Bag or Box Maker	C	3	Ordinary,	2,000
Paper Bag or Box Manufacturer, superintending only	B	2	Preferred,	5,000
Paper Bag or Box Manufacturer, not superintending or working in mill	A	1	Select,	10,000
Paper Hanger	C	3	Ordinary,	2,000
Paper Manufacturer, superintending only	C	3	Ordinary,	5,000
Paper Manufacturer, not superintending or working in mill	A	1	Select,	10,000
Paper Stock Merchant	B	2	Preferred,	10,000
PAPER MILL EMPLOYEES:				
Always prefix "Paper" to these occupations.				
Paper Back Tender	DS	5	Special,	2,000
Paper Beaterman	D	4	Medium,	2,000
Paper Bleacher	D	4	Medium,	2,000
Paper Buncher	C	3	Ordinary,	2,000
Paper Calendar Rolls Man	C	3	Ordinary,	2,000
Paper Cutter Tender	C	3	Ordinary,	2,000
Paper Drainer	C	3	Ordinary,	2,000
Paper Engineer or Helper	D	4	Medium,	2,000
Paper Finisher	C	3	Ordinary,	2,000
Paper Laborer	DS	5	Special,	1,500
Paper Lime Slaker	D	4	Medium,	1,500
Paper Liquor Man	C	3	Ordinary,	2,000
Paper Loft Man	C	3	Ordinary,	1,500
Paper Maker, paper-machine room	D	4	Medium,	2,000
Paper Machine Tender, dry or wet	D	4	Medium,	2,500
Paper Machine Tenders' Helper, dry or wet	DS	5	Special,	1,500
Paper Mill Foreman or Superintendent	C	3	Ordinary,	4,000
Paper Rag-room Man	C	3	Ordinary,	1,500
Paper Rag Department, boiler filler	D	4	Medium,	2,000
Paper Rag Department Foreman	C	3	Ordinary,	2,000
Paper Rag Duster, runner in mill	D	4	Medium,	2,000
Paper Reclaimer or Rotary Man	C	3	Ordinary,	2,000
Paper Screen Tender	D	4	Medium,	1,500
Paper Size Maker	C	3	Ordinary,	1,500
Paper stock-house Man	D	4	Medium,	1,500
Paper Stock Lifter (in mill)	C	3	Ordinary,	1,500
Paper Stock Sorter	C	3	Ordinary,	2,000
Paper Watchman	C	3	Ordinary,	2,000
Papier Mache Manufacturer, superintending only	B	2	Preferred,	5,000
Papier Mache Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Papier Mache Molder, tending machine	D	4	Medium,	2,000
Papier Mache Molder or Carver, not tending machine	C	3	Ordinary,	3,000
Paraffine Wax Maker	C	3	Ordinary,	2,000
Paraffine Wax Manufacturer, superintending only	B	2	Preferred,	5,000
Paraffine Wax Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Pastry Cook, professional	C	3	Ordinary,	3,000
Pattern Maker	E	6	Hazardous,	1,500
Pattern Maker, not using machinery	D	4	Medium,	2,500
Pattern Maker, small iron patterns only	C	3	Ordinary,	2,500
Pattern Manufacturer, superintending only	C	3	Ordinary,	5,000

Occupation.	Class.			Limit of Risk.
ı Manufacturer, not superintending or working in ctory	B	2	Preferred,	$10,000
; Contractor, superintending only	C	3	Ordinary,	5,000
; Contractor, office duties and traveling, not superintending work	B	2	Preferred,	10,000
; Inspector	C	3	Ordinary,	3,000
; Layer	DS	5	Special,	1,500
ıroker	B	2	Preferred,	5,000
ıster	A	1	Select,	10,000
ır or Huckster	C	3	Ordinary,	2,000
ıre	B	2	Preferred,	5,000
ntiary, guard or keeper	D	4	Medium,	2,000
: Pencil Maker	C	3	Ordinary,	2,000
: Pencil Manufacturer, superintending only	B	2	Preferred,	5,000
· Pencil Manufacturer, not superintending or working in factory	A	1	Select,	10,000
sion-Cap Maker (not insurable)	H	X	Ex. Spl. Haz.,	500
ıery Maker	C	3	Ordinary,	2,000
ıery Manufacturer, superintending only	B	2	Preferred,	5,000
ıery Manufacturer, not superintending or working factory	A	1	Select,	10,000
ıacist, not Chemist	A	1	Select,	10,000
grapher	A	1	Select,	5,000
ıate Mill Proprietor, superintending only	C	3	Ordinary,	5,000
ıate Mill Proprietor, not superintending or working mill	B	2	Preferred,	10,000
ıate Miner	E	6	Hazardous,	1,500
ıate Mine Superintendent	C	3	Ordinary,	5,000
ıate Works, acid man	DS	5	Special,	2,000
ıate Works, laborer	E	6	Hazardous,	1,000
ıate Works, grinder	D	4	Medium,	1,500
ıate Works, foreman or superintendent	C	3	Ordinary,	2,500
rapher	B	2	Preferred,	10,000
Engraver, Photo Lithographer	C	3	Ordinary,	3,000
ian or Surgeon, war service (not insurable)	D	4	Medium,	2,000
ian, Osteopath	D	4	Medium,	3,000
ian at Quarantine	C	3	Ordinary,	10,000
ian, in towns of less than 10,000 population	BS	2+	Ex. Pref.,	5,000
ians, in towns of 10,000 population or over	B	2	Preferred,	10,000
and Musical Instruments Merchant	A	1	Select,	10,000
Maker	E	6	Hazardous,	1,500
Maker, not using machinery	D	4	Medium,	2,500
Manufacturer, superintending only	C	3	Ordinary,	5,000
Manufacturer, not superintending or working in ctory	B	2	Preferred,	10,000
Mover	D	4	Medium,	2,000
Tuner or Repairer, at factory	D	4	Medium,	2,000
Tuner or repairer, at house	B	2	Preferred,	3,000
Maker	C	3	Ordinary,	2,000
Manufacturer, superintending only	B	2	Preferred,	5,000
Manufacturer, not superintending or working in factory	A	1	Select,	10,000
: Frame Maker	E	6	Hazardous,	1,500
: Frame Maker, not using machinery	D	4	Medium,	2,000
: Frame Manufacturer, superintending only	C	3	Ordinary,	5,000
: Frame Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
ıriver, employee	E	6	Hazardous,	1,000
ıriver, foreman	DS	5	Special,	2,000
ıriver, engineer	D	4	Medium,	2,000
ıriver, fireman	D	4	Medium,	1,500
ıriver, Proprietor, supervising only (see Vessels).	C	3	Ordinary,	3,000
aker	C	3	Ordinary,	2,000
anufacturer, superintending only	B	2	Preferred,	5,000
anufacturer, not superintending or working in factory	A	1	Selct,	10,000
or Gun Maker	D	4	Medium,	2,500
or Gun Manufacturer, superintending only	C	3	Ordinary,	5,000
or Gun Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
g Mills (see Lumber Mills).				
r, working	E	6	Hazardous,	2,000
r, cotton or sugar, superintending only, large plantation	C	3	Ordinary,	5,000
r, cotton or sugar, business management, not superintending laborers (Proprietor of large plantation)	B	2	Preferred,	10,000

Occupation.	Class.			Limit of Risk.
Plaster (same as Cement).				
Plasterer	D	4	Medium,	$2,000
Plasterer, Proprietor, superintending only	C	3	Ordinary,	5,000
Plater	C	3	Ordinary,	3,000
Plow Grinder	E	6	Hazardous,	2,000
Plumber	D	4	Medium,	2,500
Plumber, Proprietor, supervising only	B	2	Preferred,	5,000
Pocket Book or Purse Maker	C	3	Ordinary,	2,000
Pocket Book or Purse Manufacturer, superintending only	B	2	Preferred,	5,000
Pocket Book or Purse Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Police Sergeant, roundsman or patrolman	D	4	Medium,	2,000
Police, Chief, Inspector, Superintendent, Captain or Lieutenant, in towns of less than 20,000 population	D	4	Medium,	3,000
Police, Chief, Inspector, Superintendent, Captain or Lieutenant, in towns of 20,000 population or over	B	2	Preferred,	5,000
Polisher, solid emery wheel	D	4	Medium,	2,000
Polisher, veneered emery wheel	D	4	Medium,	2,000
Polisher, rough buffer	C	3	Ordinary,	2,000
Porter, hotel, office or store, handling heavy goods or trunks	D	3	Medium,	2,000
Porter, in store or office, not handling heavy goods	C	4	Ordinary,	2,000
Post Trader	D	4	Medium,	2,000
Postal Clerk, sea service	D	4	Medium,	2,000
Postal Clerk, train service	D	4	Medium,	3,000
Postal Detective	D	4	Medium,	3,000
Postal Inspector, not detective	B	2	Preferred,	5,000
Postal Mail Carrier, star route	D	4	Medium,	2,000
Postal Mail Carrier, rural	C	3	Ordinary,	2,000
Postal Mail Carrier, city	B	2	Preferred,	3,000
Postal Mail Contractor, supervising only	C	3	Ordinary,	2,500
Postal Mail Van Driver	C	3	Ordinary,	2,000
Postal Service Route Agent	B	2	Preferred,	5,000
Postal Superintendent, Railway Mail Service	B	2	Preferred,	5,000
Postmaster (no other occupation)	A	1	Select,	10,000
Post-office Clerk	A	1	Select,	3,000
POTTERY EMPLOYEES:				
Clay Maker	C	3	Ordinary,	2,000
Dipper	C	3	Ordinary,	2,500
Dish Maker	C	3	Ordinary,	2,500
Engineer, stationary engine	D	4	Medium,	2,500
Filler In	C	3	Ordinary,	2,500
Fireman, stationary engine	D	4	Medium,	2,000
Fireman, not placing	C	3	Ordinary,	2,000
Foreman, overseer in works	B	2	Preferred,	3,000
Handler	C	3	Ordinary,	2,500
Hand Painter	B	2	Preferred,	5,000
Jiggger Man	C	3	Ordinary,	3,000
Kiln Man	D	4	Medium,	2,500
Kiln Placer	D	4	Medium,	2,000
Laborer	DS	5	Special,	1,500
Liner	C	3	Ordinary,	2,500
Mold Maker	C	3	Ordinary,	3,000
Odd Man	C	3	Ordinary,	2,000
Packer	C	3	Ordinary,	3,000
Presser	C	3	Ordinary,	2,500
Printer	B	2	Preferred,	3,000
Superintendent	B	2	Preferred,	5,000
Transferer	B	2	Preferred,	2,500
Turner	C	3	Ordinary,	2,500
Pottery Manufacturer, superintending only	B	1	Preferred,	5,000
Pottery Manufacturer, not superintending or working in pottery	A	1	Select,	10,000
Powder Mill Employees, superintendent, workman or driver of wagon	Pow. Mak'rs Spec. Cont., 1,000			
$500 and $5.00	$20.00			
750 " 7.50	30.00			
1,000 " 10.00	40.00			
Prescription Clerk	A	1	Select,	5,000
President of Corporation, office duties and traveling only	A	1	Select,	10,000
Pressman (printer)	C	3	Ordinary,	3,000
Priest	A	1	Select,	5,000
Principal of School (male)	A	1	Select,	5,000
Printer, pressman, jobber or stonehand	C	3	Ordinary,	3,000
Printer, compositor, not pressman	B	2	Preferred,	3,000

Occupation.		Class.		Limit of Risk.
Printer, foreman of job or composing room, not pressman	B	2	Preferred,	$5,000
Printer, linotype operator, not pressman	B	2	Preferred,	3,000
Printing Office Proprietor, superintending only	B	2	Preferred,	5,000
Printing Office Proprietor, office duties, not superintending	A	1	Select,	10,000
Printing Press Maker	D	4	Medium,	2,000
Printing Press Manufacturer, superintending only	C	3	Ordinary,	5,000
Printing Press Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Prison keeper or guard	D	4	Medium,	2,000
Produce Merchant, handling	C	3	Ordinary,	30,000
Produce Merchant (not General Store), not handling	B	2	Preferred,	10,000
Promoter. (Do not use this term. Use a description of occupation based on business promoted).				
Proof Reader	A	1	Select,	5,000
Prospector, Mining	E	6	Hazardous	1,000
Provision Salesman, wholesale only	B	2	Preferred,	5,000
Publisher, Proprietor, superintending only	B	2	Preferred,	10,000
Publisher, Proprietor, office duties, not superintending	A	1	Select.	10,000
Pulp Manufacturer, superintending only	C	3	Ordinary,	5,000
Pulp Manufacturer, not superintending or working in mill	A	1	Select,	10,000
PULP MILL EMPLOYEES:				
(Always prefix "Pulp" to these occupations.)				
Pulp Acid Maker	D	4	Medium,	3,000
Pulp Barker or Helper	E	6	Hazardous,	2,000
Pulp Bleacher	D	4	Medium,	2,000
Pulp Blow Pitman	D	4	Medium,	1,500
Pulp Buncher	C	3	Ordinary,	2,000
Pulp Clipper	D	4	Medium,	2,000
Pulp Digester	C	3	Ordinary,	2,000
Pulp Dryer	C	3	Ordinary,	2,000
Pulp Grinder	DS	5	Special,	1,500
Pulp Laborer	DS	5	Special,	1,500
Pulp Lead Burner	C	3	Ordinary,	2,000
Pulp Machine Tender or Helper (dry or wet)	D	4	Medium,	2,500
Pulp Mill Foreman or Superintendent	C	3	Ordinary,	4,000
Pulp Millwright	DS	5	Special,	2,000
Pulp Moulder, tender of machines	D	4	Medium,	2,000
Pulp Paper Cutter Tender	C	3	Ordinary,	2,000
Pulp Piper	D	4	Medium,	2,000
Pulp Reclaimer or Rotary Man	C	3	Ordinary,	2,000
Pulp Saw Filer and Knife Grinder	D	4	Medium,	2,000
Pulp Sawyer, Drag	E	6	Hazardous,	1,000
Pulp Sawyer, cutting logs	F	7	Ex. Haz.,	1,000
Pulp Screen Tender	D	4	Medium,	2,000
Pulp Slip Tender	DS	5	Special,	1,500
Pulp Splitter	E	6	Hazardous,	1,500
Pulp Stock Engine Room, Foreman or Engine Tender	D	4	Medium,	2,000
Pulp Stock Engine Room, Foreman, supervising only	C	3	Ordinary,	2,000
Pulp Stock Lifter (in mill)	C	3	Ordinary,	1,500
Pulp Stock Sorter	D	4	Medium,	2,000
Pulp Sulphite Burner or Helper	D	4	Medium,	2,000
Pulp Vatsman	C	3	Ordinary,	2,000
Pulp Watchman	C	3	Ordinary,	2,000
Pulp Wood Cutter and Shaver	E	3	Hazardous,	1,500
Pump Maker, metal, not foundryman	D	4	Medium,	2,000
Pump Maker, wood	E	6	Hazardous,	1,500
Pump Maker, wood, not using machinery	D	4	Medium,	2,000
Pump Manufacturer, superintending only	C	3	Ordinary,	5,000
Pump Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Purser (see Vessels).				
Putty Maker	D	4	Medium,	2,000
Putty Manufacturer, superintending only	B	2	Preferred,	5,000
Putty Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Pyrotechnist (not insurable)	H	X	Ex. Spl. Haz.,	500
Quarantine Physician	C	3	Ordinary,	10,000
Quarry Foreman or Superintendent	D	4	Medium,	2,000
Quarry Proprietor, superintending only	D	4	Medium,	3,000
Quarry Proprietor, office duties only, not superintending at quarry	B	2	Preferred,	10,000
QUARRYMEN:				
Asbestos	D	4	Medium,	1,500
Granite	E	6	Hazardous,	1,500

Occupation.		Class.		Limit of Risk.
Limestone	E	6	Hazardous,	$1,500
Limestone, not using explosives	DS	5	Special,	2,000
Marble	E	6	Hazardous,	1,500
Sandstone	E	6	Hazardous,	1,500
Slate	E	6	Hazardous,	1,500
Quartz Mill Employees (see page 364.)				
Quartz Miner (see p. 364).				
Raftsman (not insurable)	H	X	Ex. Spl. Haz.,	500
Rail Mill Employees (see p. 362).				
Railway Employees, steam (see Railway List).				
RAILWAY EMPLOYEES—ELEVATED IN CITY:				
Engineer	E	6	Hazardous,	2,000
Fireman	E	6	Hazardous,	1,500
Guard	C	3	Ordinary,	2,000
Motorman	C	3	Ordinary,	2,000
Section or Track Laborer	DS	5	Special,	500
Section or Track Foreman	D	4	Medium,	1,000
Signalman or Switchman, in tower	C	3	Ordinary,	2,000
Signal or Interlocking Repairer	D	4	Medium,	2,500
Ticket Agent, office only (male)	A	1	Select,	4,000
Ticket Chopper or Gateman, at station	B	2	Preferred,	2,000
RAILWAY EMPLOYEES—GRAVITY:				
Blacksmith	D	4	Medium,	2,000
Brakeman, freight or mixed train	F	7	Ex. Haz.,	1,000
Brakeman, passenger train	D	4	Medium,	2,000
Conductor, freight or mixed train	DS	5	Special,	1,000
Conductor, passenger train	C	3	Ordinary,	3,000
Engineer, stationary engine	D	4	Medium,	2,500
Fireman, stationary engine	D	4	Medium,	2,000
Footman or Headman	F	7	Ex. Haz.,	1,000
Horse Driver	D	4	Medium,	2,000
Inspectors, of coal, rope or trucks	D	4	Medium,	2,000
Machinist	D	4	Medium,	2,500
Master Mechanic	D	4	Medium,	3,000
Master Mechanic, supervising only	C	3	Ordinary,	5,000
Runner of Coal Cars	F	7	Ex. Haz.,	1,000
Superintendent	B	2	Preferred,	5,000
Weighmaster	D	4	Medium,	2,000
RAILWAY EMPLOYEES—STREET:				
(Cable, Electric or Horse.)				
Armature Man	D	4	Medium,	2,000
Blacksmith, horseshoer	E	6	Hazardous,	1,500
Blacksmith, not horseshoer	D	4	Medium,	2,000
Boiler Washer	D	4	Medium,	2,000
Bridge Watchman	D	4	Medium,	2,000
Brushman	D	4	Medium,	2,000
Car Cleaner, not laborer	C	3	Ordinary,	1,500
Car Repairer	DS	5	Special,	2,000
Carpenter, shop work, using machinery	E	6	Hazardous,	1,500
Carpenter, shop work, not using machinery	D	4	Medium,	2,500
Conductor	C	3	Ordinary,	2,000
Coupler	D	4	Medium,	1,500
Dispatcher	B	2	Preferred,	3,000
Driver	C	3	Ordinary,	2,000
Dynamo Man	D	4	Medium,	2,000
Electrician of Power Plant, not handling wires, supervising only	C	3	Ordinary,	5,000
Engineer, stationary engine	D	4	Medium,	2,500
Fireman, stationary engine	D	4	Medium,	2,000
Flagman or Gate Keeper	C	3	Ordinary,	2,000
Foreman or Boss, stables	D	4	Medium,	2,000
Gripman	C	3	Ordinary,	2,000
Harness Cleaner (not laborer)	C	3	Ordinary,	1,500
Horseshoer	E	6	Hazardous,	1,500
Hostler	DS	5	Special,	1,500
Inspector	C	3	Ordinary,	2,000
Laborer	DS	5	Special,	1,500
Lamp Cleaner	C	3	Ordinary,	1,500
Lineman	DS	5	Special,	1,500
Machinist	D	4	Medium,	2,500

Occupation.		Class.		Limit of Risk.
Motorman	C	3	Ordinary,	$2,000
Oiler, track and pulleys	DS	5	Special,	1,000
Oiler, turntable	DS	5	Special,	1,500
Oiler, cars and machinery	D	4	Medium,	1,500
Roadmaster	C	3	Ordinary,	2,000
Splicer or Ropeman	C	3	Ordinary,	2,000
Starter or Timer	B	2	Preferred,	3,000
Superintendent	B	2	Preferred,	5,000
Switchman	D	4	Medium,	2,000
Tow Boy	D	4	Medium,	1,000
Tower Wagon Driver	D	4	Medium,	2,000
Trackman	D	4	Medium,	1,500
Track Cleaner, sweeper or sander	D	4	Medium,	1,000
Trailerman	C	3	Ordinary,	2,000
Track Greaser	C	3	Ordinary,	1,000
Turntable Man	D	4	Medium,	1,500
Watchman, at shops or barns	C	3	Ordinary,	2,000
Wiper	DS	5	Special,	1,500
Railway Mail Clerk	D	4	Medium,	3,000
Ranchman, not cowboy, not tending stock in transit	E	6	Hazardous,	2,000
Ranch Owner, supervising only	D	4	Medium,	3,000
Ranch Owner, not superintending on ranch	C	3	Ordinary,	5,000
Ranch Owner, not residing or superintending on ranch; this is intended to apply only to persons residing in cities, interested in or owning ranches as an investment, who do not visit their ranches and supervise or take any part in operations thereon	B	2	Preferred,	10,000
Rattan or Reed Manufacturer, superintending only	B	2	Preferred,	5,000
Rattan or Reed Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Rattan or Reed Worker	C	3	Ordinary,	2,000
Real Estate Agent or Broker in towns of less than 15,000 population	B	2	Preferred,	5,000
Real Estate Agent or Broker in towns of 15,000 population or over	A	1	Select,	10,000
Rectifier (see Distiller).				
Refiner (see Oil and Sugar).				
Refiner, Gold or Silver	C	3	Ordinary,	5,000
Rendrock (see Nitroglycerin).				
Reporter, newspaper	B	2	Preferred,	5,000
Reporter, court	A	1	Select,	10,000
Restaurant Proprietor, tending bar	D	4	Medium,	2,500
Restaurant Proprietor, general duties, not tending bar	C	3	Ordinary,	3,000
Restaurant Proprietor, cook or general work, no bar	C	3	Ordinary,	3,000
Restaurant Proprietor, supervising only, no bar	B	2	Preferred,	5,000
Retired Men (insurable for death only)	B	2	Preferred,	10,000
Riding School Master or Teacher	D	4	Medium,	2,000
Riding School Proprietor, not teaching	B	2	Preferred,	5,000
Riveter, tender of steam rivet machine	D	4	Medium,	2,000
Roller Skating (see Skating Rink).				
Rolling Mill Employees (see page 360).				
Roofer	E	6	Hazardous,	1,500
Roofer, foreman, superintending only	D	4	Medium,	3,000
Roofer, Contractor, supervising only	C	3	Ordinary,	5,000
Rope Maker	C	3	Ordinary,	2,000
Rope Manufacturer, superintending only	B	2	Preferred,	5,000
Rope Manufacturer, not superintending or working in factory	A	1	Select,	0,000
Rosin (see Tar).				
Route Agent, Express Company's Inspector, not messenger	B	2	Preferred,	5,000
Route Agent, Postal Service Inspector	B	2	Preferred,	5,000
Rubber Manufacturer, superintending only	B	2	Preferred.,	5,000
Rubber Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Rubber Worker	C	3	Ordinary,	2,000
Rule or Level Maker, sawyer	DS	5	Special,	2,000
Rule or Level Maker, pressman or finisher	C	3	Ordinary,	2,000
Saddler (same as Harness).				
Safe Expert	C	3	Ordinary,	4,000
Safe Maker	D	4	Medium,	2,000
Safe Manufacturer, superintending only	C	3	Ordinary,	5,000
Safe Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Safe Mover	D	4	Medium,	2,000
Safe Mover, Proprietor, supervising only	C	3	Ordinary,	3,000
Sail Maker	C	3	Ordinary,	3,000

Occupation.		Class.		Limit of Risk.
Sail Manufacturer, superintending only	B	2	Preferred,	$5,000
Sail Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Sailor (see Vessels).				
Salesman (see Clerks).				
Salesman, traveling, not peddler	A	1	Select,	10,000
Saloon Keeper, proprietor, tending bar	D	4	Medium,	2,500
Saloon Keeper, proprietor, not superintending bar	C	3	Ordinary,	3,000
Salt Maker	C	3	Ordinary,	2,000
Salt Manufacturer, superintending only	B	2	Preferred,	5,000
Salt Manufacturer, not superintending or working in factory	A	1	Select,	10,000
SALT BLOCK EMPLOYEES:				
Derrickmen, placing poles	D	4	Medium,	2,000
Dipper	E	6	Hazardous,	1,500
Driller or Well Borer	D	4	Medium,	2,000
Engineer, stationary engine	D	4	Medium,	2,500
Fireman, stationary engine	D	4	Medium,	2,000
Foreman, overseer of plant	C	3	Ordinary,	3,000
Laborer	DS	5	Special,	1,000
Packer	D	4	Medium,	1,500
Superintendent	C.	3	Ordinary,	3,000
Tender	C	3	Ordinary,	2,000
Unloading Cars	D	4	Medium,	2,000
Salvage Corps Member, Fire Department	D	4	Medium,	2,000
SASH AND BLIND FACTORY EMPLOYEES:				
Operative, using machinery (same as Lumber Mill Employees.)				
Operative, using hand tools only	D	4	Medium,	2,500
Satchel Maker	C	3	Ordinary,	2,000
Satchel Manufacturer, superintending only	B	2	Preferred,	5,000
Satchel Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Sausage Maker	C	3	Ordinary,	3,000
Sausage Manufacturer, superintending only	B	2	Preferred,	5,000
Sausage Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Saw Filer	D	4	Medium,	2,000
Saw Maker	D	4	Medium,	2,000
Saw Manufacturer, superintending only	C	3	Ordinary,	5,000
Saw Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Saw Mills (see Lumber Mills).				
Scale Maker, molder or laborer	E	6	Hazardous,	1,500
Scale Maker, machinest	D	4	Medium,	2,500
Scale Manufacturer, superintending only	C	3	Ordinary,	5,000
Scale Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Scaler of Logs in boom	E	6	Hazardous,	1,000
Scaler of Logs in woods	D	4	Medium,	2,000
Scavenger or Nightman	E	6	Hazardous,	1,000
Scene Painter	C	3	Ordinary,	3,000
Schoolmaster or Teacher (male)	A	1	Select,	5,000
Scourer in Tannery	D	4	Medium,	2,000
Scourer and Dyer	C	3	Ordinary,	2,000
Scroll Sawyer	E	6	Hazardous,	1,500
Sculptor, chiseling work	D	4	Medium,	2,000
Sculptor, studio work only	B	2	Preferred,	5,000
Scythe or Sickle Maker (same as Cutlery).				
Scythe or Sickle Manufacturer, superintending only	C	3	Ordinary,	5,000
Scythe or Sickle Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Seaman (see Vessels).				
Secretary of Corporation, office duties and traveling only	A	1	Select,	10,000
Seedsman (gardener)	C	3	Ordinary,	3,000
Seedsman, Proprietor, supervising only	B	2	Preferred,	5,000
Seedsman, merchant	A	1	Select,	5,000
Sewer Pipe Makers (see Tile).				
Sewing-Machine Agent, driving wagon	C	3	Ordinary,	3,000
Sewing-Machine Agent, not driving wagon	B	2	Preferred,	5,000
Sewing-Machine Maker, not using drop press	D	4	Medium,	2,500
Sewing-Machine Manufacturer, superintending only	B	2	Preferred,	5,000

Occupation.	Class.			Limit of Risk.
Sewing-Machine Manufacturer, not superintending or working in factory	A	1	Select,	$10,000
Sexton, church (not grave digger)	B	2	Preferred,	3,000
Sheep Farmer, supervising only	D	4	Medium,	3,000
Sheep Herder	E	6	Hazardous,	1,000
Sheet Iron Worker (see Iron Workers, page 300, also Corrugated Iron, page 326).				
Sheet Lead Maker	D	4	Medium,	2,000
Sheet Lead Manufacturer, superintending only	C	3	Ordinary,	5,000
Sheet Lead Manufacturer, not superintending or working in mill	B	2	Preferred,	10,000
Sheriff or Deputy	D	4	Medium,	2,000
Sheriff, office work or serving civil writs only	B	2	Preferred,	10,000
Shingle (see Lumber Mills).				
Ship (see Vessels).				
Shipping Clerk	C	3	Ordinary,	3,000
Shipping Clerk, office duties only, not handling goods	A	1	Select,	5,000
Shirt Maker or Cutter	C	3	Ordinary,	2,000
Shirt Manufacturer, superintending only	B	2	Preferred,	5,000
Shirt Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Shoddy Maker	C	3	Ordinary,	2,000
Shoddy Manufacturer, superintending only	B	2	Preferred,	5,000
Shoddy Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Shoe (see Boot).				
Shoe Peg Maker	DS	5	Special,	1,500
Shoe Peg Maker, not using machinery	D	4	Medium,	2,000
Shoe Peg Manufacturer, superintending only	C	3	Ordnary,	5,000
Shoe Peg Manufacturer, not superintending or working in mill	B	2	Preferred,	10,000
Shooting Gallery Keeper	D	4	Medium,	2,000
Shovel Maker, metal, not using drop press	D	4	Medium,	2,000
Shovel Maker, wood, using not machinery	D	4	Medium,	2,000
Showcase Maker	E	6	Hazardous,	1,500
Showcase Maker, not using machinery	D	4	Medium,	2,500
Showcase Manufacturer, superintending only	C	3	Ordinary,	5,000
Showcase Manufacturer, not superintending or working in mill	B	2	Preferred,	10,000
Showman, traveling, not circus performer	D	4	Medium,	3,000
Sign Painter (see Painters).				
Silk Manufacturer, superintending only	B	2	Preferred,	5,000
Silk Manufacturer, not superintending or working in mill	A	1	Select,	10,000
Silk Weaver or Spinner	C	3	Ordinary,	2,000
Silver Miners (see Ore Miners).				
Silver Refiner	C	3	Ordinary,	5,000
Silversmiths	C	3	Ordinary,	5,000
Silversmith, Proprietor, superintending only	B	2	Preferred,	5,000
Silversmith, Proprietor, office duties, not superintending	A	1	Select,	10,000
Skating-Rink Proprietor, not teacher or exhibitor	B	2	Preferred,	5,000
Skating-Rink Teacher	D	4	Medium,	2,000
Slate Block Handler	E	6	Hazardous,	1,500
Slate Maker, sawyer, planer or polisher	D	4	Medium,	2,000
Slate Manufacturer, superintending only	C	3	Ordinary,	5,000
Slate Manufacturer, not superintending or working in mill	B	2	Preferred,	10,000
Slate Quarryman	E	6	Hazardous,	1,500
Slate Trimmer, using machine	DS	5	Special,	1,500
Slater, Roofer	E	6	Hazardous,	1,500
Slater, Proprietor, supervising only	C	3	Ordinary,	3,000
Smelter Employees (see p. 365).				
Soap Boiler or Maker	D	4	Medium,	2,000
Soap Manufacturer, superintending only	B	2	Preferred,	5,000
Soap Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Soda Water (see Mineral Water).				
Soldier in Barracks, war service (not insurable)	H	X	Ex. Spl. Haz.,	500
Soldier in Barracks, not in field service (insurable for death only)	D	4	Medium,	1,000
Spectacle Maker (same as Optical Instrument).				
Spice Miller	C	3	Ordinary,	3,000
Spice Mill Proprietor, superintending only	B	2	Preferred,	5,000
Spice Mill Proprietor, not superintending or working in mill	A	1	Select,	10,000
Spindle Maker or Grinder	D	4	Medium,	2,000
Spindle Manufacturer, superintending only	C	3	Ordinary,	5,000
Spindle Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Spinner, silk, warp or thread mill	C	3	Ordinary,	2,500

Occupation.		Class.		Limit of Risk.
Spinner, metal	D	4	Medium,	2,000
Spool Sawyer	DS	5	Special,	2,000
Spool Turner	D	4	Medium,	2,000
Spool Manufacturer, superintending only	C	3	Ordinary,	5,000
Spool Manufacturer, not superintending or working in mill	B	2	Preferred,	10,000
Spring Bed Maker	D	4	Medium,	2,000
Spring Bed Manufacturer, superintending only	C	3	Ordinary,	5,000
Spring Bed Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Spring Maker	D	4	Medium,	2,000
Spring Manufacturer, superintending only	C	3	Ordinary,	5,000
Spring Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Sprinkling Cart Driver	C	3	Ordinary,	2,000
Stable Keeper (see Livery).				
Stage or Omnibus Driver	D	4	Medium,	2,000
Stair Builder	E	6	Hazardous,	1,500
Stair Builder, not using machinery	D	4	Medium,	2,000
Stair Manufacturer, superintending only	C	3	Ordinary,	5,000
Stair Manufacturer, not superintending or working in mill	B	2	Preferred,	10,000
Starch Maker	C	3	Ordinary,	2,000
Starch Manufacturer, superintending only	B	2	Preferred,	5,000
Starch Manufacturer, not superintending or working in factory	A	1	Select,	10,000
State Mine Inspector	C	3	Ordinary,	5,000
Stationary Engineer	D	4	Medium,	2,500
Stationary Fireman	D	4	Medium,	2,000
Stationer (merchant)	A	1	Select,	10,000
Stave Cutter	E	6	Hazardous,	1,500
Stave Manufacturer, superintending only	C	3	Ordinary,	5,000
Stave Manufacturer, not superintending or working in mill	B	2	Preferred,	10,000
Steam Fitter	D	4	Medium,	2,000
Steamer (see Vessels).				
Steamship Line Superintendent	B	2	Preferred,	5,000
Steam Shovel, engineer or fireman	D	4	Medium,	2,000
Steam Shovel laborer	E	6	Hazardous,	1,000
Steel Workers (see page 362).				
Steel Pen Maker	C	3	Ordinary,	2,000
Steel Pen Manufacturer, superintending only	B	2	Preferred,	5,000
Steel Pen Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Stenographer (male)	A	1	Select,	5,000
Stereotyper	C	3	Ordinary,	3,000
Stevedore	E	6	Hazardous,	1,000
Stevedore Boss	C	3	Ordinary,	3,000
Stevedore Contractor, office duties and supervising, not superintending	B	2	Preferred,	5,000
Steward, at club or hotel, not tending bar	B	2	Preferred,	3,000
Steward on dining car	BS	2+	Ex. Pref.,	3,000
Steward, on steamer (see Vessels).				
Stock and Bond Broker	A	1	Select,	10,000
Stock Farmer, not cowboy, not tending stock in transit	E	6	Hazardous,	2,000
Stock Farmer, supervising only	D	4	Medium,	3,000

STOCK YARD EMPLOYEES:

Rates for use only in stock yards at Chicago, Kansas City, Omaha or St. Louis: for other places see Cattle.				
Stock Yard Brand Inspector	C	3	Ordinary,	3,000
Stock Yard Commission Merchant or Traveling Solicitor, soliciting shipments of cattle, not traveling with stock	D	4	Medium,	3,000
Stock Yard Commission Merchant, entering pens or streets	C	3	Ordinary,	5,000
Stock Yard Commission Merchant, not entering pens or streets	B	2	Preferred,	5,000
Stock Yard Dealer, Broker, Seller or Buyer, entering pens or streets	C	3	Ordinary,	5,000
Stock Yard Gateman	D	4	Medium,	2,000
Stock Yard Inspector	C	3	Ordinary,	5,000
Stock Yard Laborer	E	6	Hazardous,	2,000
Stock Yard Superintendent	C	3	Ordinary,	5,000
Stock Yard Weigher, office duty only	B	2	Preferred,	5,000
Stock Yard Yardman	E	6	Hazardous,	2,000
Stone Cutter, Dresser or Sawyer	D	4	Medium,	2,000
Stone Mason or Setter	DS	5	Special,	2,000
Stone Mason, superintendent only	C	3	Ordinary,	3,000

Occupation.		Class.		Limit of Risk.
Stone Merchant, supervising only	B	2	Preferred,	$10,000
Stone Work or Masonry, Inspector of	C	3	Ordinary,	5,000
Stone Merchant	B	2	Preferred,	10,000
Stove or Heating Apparatus Manufacturer, superintending only	C	3	Ordinary,	5,000
Stove or Heating Apparatus Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
STOVE OR HEATING APPARATUS WORKS EMPLOYEES:				
Bolt Maker, Blacker, Buffer	C	3	Ordinary,	1,500
Cupola Boss, Filler or Elevator Man	DS	5	Special,	1,500
Engineer, stationary engine	D	4	Medium,	2,500
Fireman, stationary engine	D	4	Medium,	2,000
Flask Maker	E	6	Hazardous,	1,500
Flask Maker, not using machinery	D	4	Medium,	2,000
Foreman, overseer in works	C	3	Ordinary,	3,000
Iron Breaker	E	6	Hazardous,	1,000
Japanner	C	3	Ordinary,	2,000
Laborer	E	6	Hazardous,	1,000
Molder	E	6	Hazardous,	2,000
Molder, not pourer	DS	5	Special,	2,000
Mounter, grinder	DS	5	Special,	2,000
Mounter, not grinding	C	3	Ordinary,	2,500
Pattern Maker, wood	E	6	Hazardous,	1,500
Pattern Maker, wood, not using machinery	D	4	Medium,	2,000
Pattern Maker, iron	C	3	Ordinary,	2,500
Plate Pilers, Packers and Craters	D	4	Medium,	1,500
Plater	C	3	Ordinary,	3,000
Polisher	D	4	Medium,	2,000
Scratcher	C	3	Ordinary,	1,500
Scratch Boss	C	3	Ordinary,	2,000
Shipping Clerk	C	3	Ordinary,	3,000
Shipping Gang, laborer	DS	5	Special,	1,500
Superintendent	C	3	Ordinary,	5,000
STREET CLEANING DEPARTMENT EMPLOYEES:				
Assistant Foreman	C	3	Ordinary,	,000
Foreman	B	2	Preferred,	3,000
Laborer	E	6	Hazardous,	1,000
Superintendent	B	2	Preferred,	5,000
Street Railway Employees (see Railway Employees).				
Structural Work Employees (Iron or Steel), same as Bridge Builder).				
Stucco Worker	DS	5	Special,	2,000
Student, at College (not to be insured under Combination Policies)	B	2	Preferred,	2,000
Student, Law or Medical (not to be insured under Combination Policies)	B	2	Preferred,	3,000
Submarine Diver (not insurable)	H	X	Ex. Spl. Haz.,	500
SUGAR REFINERY EMPLOYEES:				
Bleacher	C	3	Ordinary,	2,000
Boiler Washer	DS	5	Special,	1,500
Distiller, working	D	4	Medium,	2,000
Elevator Man	D	4	Medium,	1,500
Filterman	D	4	Medium,	2,000
Finisher	C	3	Ordinary,	2,000
Gauger	C	3	Ordinary,	3,000
Grinder	C	3	Ordinary,	2,500
Hoister	D	4	Medium,	1,500
Kiln Man	D	4	Medium,	1,500
Laborer	DS	5	Special,	1,500
Loft Man	D	4	Medium,	2,000
Oiler	DS	5	Special,	1,500
Packer	D	4	Medium,	2,000
Pressman	D	4	Medium,	2,000
Roll Tender	D	4	Medium,	2,000
Shipping Clerk	C	3	Ordinary,	2,500
Shipping Gang	D	4	Medium,	1,500
Stirrer	D	4	Medium,	1,500
Stock House Man	C	3	Ordinary,	2,000
Superintendent	B	2	Preferred,	5,000
Turn Off Man	D	4	Medium,	1,500
Sugar Refinery Proprietor, superintending only	B	2	Preferred,	5,000
Sugar Refinery Proprietor, not superintendent or working in refinery	A	1	Select,	10,000

Occupation.	Class.			Limit of Risk.
Sulphuric Acid Maker (see Acid).				
Superintendent, office building, supervising only	B	2	Preferred,	$5,000
Superintendent or Warden of House of Correction or Reform School	C	3	Ordinary,	5,000
Surgeon on Steamer (see Vessels).				
Surgeon or Physician in towns of less than 10,000 population	BS	2+	Ex. Pref.,	5,000
Surgeon or Physican in towns of 10,000 population or over	B	2	Preferred,	10,000
Surgeon, Veterinary	DS	5	Special,	3,000
Surgical Instrument Maker	C	3	Ordinary,	2,000
Surgical Instrument Manufacturer, superintending only.	B	2	Preferred,	5,000
Surgical Instrument Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Surveyor, of hulls	D	4	Medium,	3,000
Surveyor, tunnel or mining operations	D	4	Medium,	3,000
Surveyor, civil engineer	C	3	Ordinary,	5,000
Surveyor, field work	C	3	Ordinary,	5,000
Surveyor, U. S. Geodetic	C	3	Ordinary,	5,000
Surveyor, insurance	B	2	Preferred,	5,000
Surveyor, consulting or office duties only	A	1	Select,	10,000
Suspenders Maker	C	3	Ordinary,	2,000
Suspenders Manufacture, superintending only	B	2	Preferred,	5,000
Suspenders Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Swimming Instructor	D	4	Medium,	2,000
Tack Maker or Tack Tinner	C	3	Ordinary,	2,000
Tack Manufacturer, superintending only	B	2	Preferred,	5,000
Tack Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Tailor, using machinery	C	3	Ordinary,	3,000
Tailor, merchant, cutting, hand work only	B	2	Preferred,	5,000
Tailor, merchant, not cutter	A	1	Select,	10,000
Talc Miller	C	3	Ordinary,	3,000
Tallow Chandler	C	3	Ordinary,	2,000
Tallow or Grease Maker	D	4	Medium,	2,000
Tallow or Grease Manufacturer, superintending only	B	2	Preferred,	5,000
Tallow or Grease Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Tank or Vat Maker	E	6	Hazardous,	1,500
Tank or Vat Maker, not using machinery	D	4	Medium,	2,000
Tank or Vat Manufacturer, superintending only	C	3	Ordinary,	5,000
Tank or Vat Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
TANNERY EMPLOYEES:				
Beam Hand, Bark Millhand, Bark Piler	DS	5	Special,	2,000
Currier or Dresser	D	4	Medium,	2,000
Engineer, stationary engine	D	4	Medium,	2,500
Fireman, stationary engine	D	4	Medium,	2,000
Foreman, overseer in works	C	3	Ordinary,	3,000
Laborer	E	6	Hazardous,	1,000
Liquor Changer	DS	5	Special,	2,000
Oiler	DS	5	Special,	1,500
Roller	D	4	Medium,	2,000
Scourer	D	4	Medium,	2,000
Superintendent	C	3	Ordinary,	5,000
Yardman	D	4	Medium,	2,000
Tannery Proprietor, superintending only	C	3	Ordinary,	5,000
Tannery Proprietor, not superintending or working in tannery	A	1	Select,	10,000
TAR, TURPENTINE OR ROSIN:				
Distiller, Boxer, Chipper, Dipper or Scraper	DS	5	Special,	1,000
Woods Rider	D	4	Medium,	1,500
Manufacturer, superintending only	C	3	Ordinary,	5,000
Manufacturer, business manager, not supervising or working	A	1	Select,	10,000
Tavern Keeper, not tending bar	C	3	Ordinary,	3,000
Taxidermist	C	3	Ordinary,	3,000
Tea Merchant	A	1	Select,	10,000
Teacher, Bicycle, Calisthenics, Fencing, Gymnastics, Riding School or Skating Rink	D	4	Medium,	2,000
Teacher, Dancing	B	2	Preferred,	5,000
Teacher, Manual Training	C	3	Ordinary,	3,000
Teacher, Music (male)	A	1	Select,	5,000
Teacher, School (male)	A	1	Select,	5,000

Occupation.	Class.			Limit of Risk.
Teamster, in woods	E	6	Hazardous,	$1,000
Teamster, not in woods (see also Drivers)	DS	5	Special,	1,500
Teamster, proprietor, superintending only	C	3	Ordinary,	5,000
Teamster, proprietor, not driving team or superintending	B	2	Preferred,	10,000
TELEGRAPH OR TELEPHONE EMPLOYEES:				
Builder or Repairer	DS	5	Special,	1,500
Inspector, Telegraph, not lineman	C	3	Ordinary,	2,000
Inspector, Telephone, not lineman	B	2	Preferred,	2 000
Installer, inside work	C	3	Ordinary,	2,000
Lineman	DS	5	Special,	1,500
Line Foreman	C	3	Ordinary,	3,000
Operator (male)	A	1	Select,	3,000
Superintendent	B	2	Preferred,	5,000
Telephone Exchange Manager, office duties and traveling only	A	1	Select,	5,000
Telephone Maker, armature winder	C	3	Ordinary,	2,000
Telephone Maker, assembler	C	3	Ordinary,	3,000
Telephone Manufacturer, superintending only	B	2	Preferred,	5,000
Telephone Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Tent (see Awning).				
Terra Cotta Maker	D	4	Medium,	2,000
Terra Cotta Manufacturer, superintending only	B	2	Preferred,	5,000
Terra Cotta Manufacturer, not superintending or working in factory	A	1	Select,	10,000
THEATRE EMPLOYEES:				
Advance Agent, not bill poster	A	1	Select,	5,000
Bill Poster	C	3	Ordinary,	2,000
Manager, office duties only	A	1	Select,	10,000
Property Man	B	2	Preferred,	3,000
Scene Painter	C	3	Ordinary,	3,000
Scene Shifter	D	4	Medium,	2,000
Stage Carpenter	D	4	Medium,	3,000
Stage Manager	BS	2+	Ex. Pref.,	5,000
Ticket Seller (male)	A	1	Select,	5,000
Usher	A	1	Select,	2,500
Theatrical Manager, traveling	B	2	Preferred,	5,000
Thermometer or Barometer Maker	C	3	Ordinary,	3,000
Thermometer or Barometer Manufacturer, superintending only	B	2	Preferred,	5,000
Thermometer or Barometer Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Thread or Yarn Maker	C	3	Ordinary,	2,000
Thread or Yarn Manufacturer, superintending only	B	2	Preferred,	5,000
Thread or Yarn Manufacturer, not superintending or working in mill	A	1	Select,	10,000
Thresher (with machine)	E	6	Hazardous,	1,000
Threshing Machine Maker	E	6	Hazardous,	1,500
Threshing Machine Maker, not using machinery	D	4	Medium,	4,000
Threshing Machine Manufacturer, superintending only.	C	3	Ordinary,	5,000
Threshing Machine Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Ticket Agent, office work only	A	1	Select,	5,000
Ticket Collector, at ferry or railway station	B	2	Preferred,	2,000
Tile or Earthen Pipe Manufacturer, superintending only	C	3	Ordinary,	5,000
Tile or Earthen Pipe Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
TILE OR EARTHEN PIPE WORKS EMPLOYEE:				
Branch Maker, by molds	D	4	Medium,	2,000
Craneman, on steam shovel	E	6	Hazardous,	1,000
Engineer, stationary engine	D	4	Medium,	2,500
Fireman, stationary engine	D	4	Medium,	2,000
Foreman, overseer in works	C	3	Ordinary,	3,000
Inspector	C	3	Ordinary,	2,000
Junction Sticker	D	4	Medium,	1,500
Kiln Burner	DS	5	Special,	1,500
Laborer	E	6	Hazardous,	1,000
Pitman or Clay Bank Man	E	6	Hazardous,	1,000
Pressman, putting clay in cylinder	D	4	Medium,	2,000
Pressman's Helper	D	4	Medium,	1,500
Superintendent	C	3	Ordinary,	5,000
Temperer of Clay	D	4	Medium,	1,500
Tile Setter, in kiln	DS	5	Special,	1,500

Occupation.		Class.		Limit of Risk.
Tile Sponger or Tile Trimmer	D	4	Medium,	$2,000
Tile Turner (turning tile from press on to platform)	D	4	Medium,	2,000
Wheeler, dry house to kiln	DS	5	Special,	1,500
Timber Hewer	F	7	Ex. Haz.,	1,000
Timber Inspector, in woods	D	4	Medium,	2,000
Time Keeper, construction or shop work	C	3	Ordinary,	2,000
Time Keeper, office work only	A	1	Select,	5,000
Tin Plate Roller	DS	5	Special,	2,000
Tin Mill, superintendent	C	3	Ordinary,	5,000
Tin Manufacturer, not superintending or working in mill	B	2	Preferred,	5,000
Tin Manufacturer, office duties and traveling only	A	1	Select,	10,000
Tinner, Roof, Spout, Drain or Gutter Work	E	6	Hazardous,	1,500
Tinner (not Roofer, Spout, Drain or Gutter Setter), or Tinsmith	C	3	Ordinary,	2,000
Tinware Merchant	B	2	Preferred,	10,000
Tobacco Inspector	B	2	Preferred,	5,000
Tobacco Manufacturer, superintending only	B	2	Preferred,	5,000
Tobacco Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Tobacco Merchant	A	1	Select,	5,000
Tobacco Warehouse Man	DS	5	Special,	1,500
Tobacco Worker	C	3	Ordinary,	2,000
TOOL MAKERS:				
Drawer, using trip hammer	E	6	Hazardous,	1,500
Grinder	E	6	Hazardous,	2,000
Grinder, using guarded Huron stone	DS	5	Special,	2,000
Handle Turner	D	4	Medium,	2,500
Polisher, emery wheel or belt	DS	5	Special,	2,000
Sharpener	DS	5	Special,	2,000
Temperer	C	3	Ordinary,	2,000
Turning out	DS	5	Special,	1,500
Welder	E	6	Hazardous,	1,500
Tool Manufacturer, superintending only	C	3	Ordinary,	5,000
Tool Manufacturer, not superintending or working in shop	B	2	Preferred,	10,000
Topographer U. S. Geodetic Survey	C	3	Ordinary,	5,000
Toxicologist	B	2	Preferred,	5,000
Toy Maker	D	4	Medium,	2,000
Toy Manufacturer, superintending only	C	3	Ordinary,	5,000
Toy Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Transfer Company Driver or Assistant	D	4	Medium,	2,000
Transfer Company Proprietor, superintending only	C	3	Ordinary,	5,000
Transfer Company Proprietor, not driving team or superintending	B	2	Preferred,	10,000
Trapper	E	6	Hazardous,	1,000
Traveling Agent or Salesman, not peddler	A	1	Select,	10,000
Treasurer of Corporation	A	1	Select,	10,000
Truant Officer	C	3	Ordinary,	2,000
Truckman	DS	5	Special,	1,500
Trunk Maker	C	3	Ordinary,	2,000
Trunk Manufacturer, superintending only	B	2	Preferred,	5,000
Trunk Manufacturer, not superintending or working in factory	A	1	Select,	10,000
TUB OR PAIL FACTORY EMPLOYEES:				
Circular Sawyer	E	7	Ex. Haz.,	1,000
Engineer, stationary engine	D	4	Medium,	2,500
Fireman, stationary engine	D	4	Medium,	2,000
Foreman, overseer in works	D	4	Medium,	3,000
Hooper	D	4	Medium,	1,500
Laborer	E	6	Hazardous,	1,000
Matcher	DS	5	Special,	1,500
Nailer	D	4	Medium,	1,500
Painter	C	3	Ordinary,	2,000
Saw Filer	D	4	Medium,	2,000
Superintendent	C	3	Ordinary,	5,000
Turning off	D	4	Medium,	1,500
Tub or Pail Manufacturer, superintending only	C	3	Ordinary,	5,000
Tub or Pail Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Tube Works (see page 361).				
Tugboat (see Vessels).				
Tunnel Construction, civil engineer	D	4	Medium,	3,000
Tunnel Construction, foreman	D	4	Medium,	3,000
Turkish Bath Attendant	D	4	Medium,	2,000
Turkish Bath Proprietor, not attendant	B	2	Preferred,	5,000
Turner, bone, wood or ivory	D	4	Medium,	2,500

Occupation.	Class.			Limit of Risk.
Turpentine (see Tar).				
Type Founder	C	3	Ordinary,	$3,000
Type Foundry Proprietor, superintending only	B	2	Preferred,	5,000
Type Foundry Proprietor, not superintending or working in foundry	A	1	Select,	10,000
Type Setter, jobber or pressman	C	3	Ordinary,	3,000
Type Setter, not using press	B	2	Preferred,	3,000
Typewriter Agency Manager, office duties and traveling only	A	1	Select,	10,000
Typewriter Maker	C	3	Ordinary,	2,500
Typewriter Manufacturer, superintending only	B	2	Preferred,	5,000
Typewriter Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Typewriter Operator (male)	A	1	Select,	3,000
Typewriter Repairer	B	2	Preferred,	2,500
Typograph Operator, no presswork	B	2	Preferred,	3,000
Umbrella Maker	C	3	Ordinary,	2,000
Umbrella Manufacturer, superintending only	B	2	Preferred,	5,000
Umbrella Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Undertaker	BS	2+	Ex. Pref.,	10,000
Undertaker's Assistant, general work	C	3	Ordinary,	3,000
Upholsterer	C	3	Ordinary,	3,000
Valet, (insurable for death only)	B	2	Preferred,	3,000
Valve or Steam Gauge Maker	D	4	Medium,	2,500
Valve or Steam Gauge Manufacturer, superintending only	C	3	Ordinary,	5,000
Valve or Steam Gauge Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Varnish or Japan Maker	D	4	Medium,	2,000
Varnish or Japan Manufacturer, superintending only	B	2	Preferred,	5,000
Varnish or Japan Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Vessel Builder, Proprietor of Yard, superintending only.	C	3	Ordinary,	5,000
VESSELS—BUILDERS:				
Barge	DS	5	Special,	2,000
Boat or Yacht, not ship carpenter	D	4	Medium,	2,500
Boat or Yacht, superintending only	C	3	Ordinary,	5,000
Mast, Oar or Block Maker	D	4	Medium,	2,000
Ship Carpenter	DS	5	Special,	2,500
Ship Caulker	D	4	Medium,	2,000
Ship Rigger	E	6	Hazardous,	1,500
Shipsmith or Shipwright	D	4	Medium,	2,000
Ship Yard Foreman	C	3	Ordinary,	5,000
VESSELS—DEALERS AND FITTERS:				
Ship Broker	B	2	Preferred,	10,000
Ship Chandler, handling goods	C	3	Ordinary,	3,000
Ship Chandler, supervising only	B	2	Preferred,	10,000
Ship Inspector or Ship Surveyor	D	4	Medium,	3,000
VESSELS—CAPTAINS, MATES OR PILOTS:				
Barge, outside carrying trade	E	6	Hazardous,	1,000
Barge, general carrying trade, on river, sound or canal	D	4	Medium,	2,000
Barge on lakes, class Lloyds A 2	DS	5	Special,	2,000
Barges on lakes, class Lloyds A 1	D	4	Medium,	2,000
Coasting Vessel (insurable for death only)	E	6	Hazardous,	2,000
Dredge, lake, river or sound	D	4	Medium,	3,000
Ferryboat	C	3	Ordinary,	5,000
First-class passenger steamer, on river or sound	C	3	Ordinary,	5,000
First-class lake steamer, class Lloyds A 2	D	4	Medium,	2,500
First-class lake steamer, class Lloyds A 1	C	3	Ordinary,	2,500
First-class sea-going vessel (insurable for death only)	E	6	Hazardous,	2,000
Freight Steamer, on river or sound	D	4	Medium,	3,000
Pilot, outside sea service	E	6	Hazardous,	1,000
Sailing Vessel, lake, river or sound	DS	5	Special,	2,000
Tug, ocean work	DS	5	Special,	3,000
Tug, river or harbor	D	4	Medium,	3,000
VESSELS—CLERKS, DOCTORS, PURSERS, STEWARDS, WAITERS:				
First-class Sea-going Steamer (insurable for death only	D	4	Medium,	3,000
First-class Lake, River or Sound Steamer	C	3	Ordinary,	3,000
Regular Passenger Line Ocean Steamship	C	3	Ordinary,	5,000
VESSELS—OPERATIVES:				
Bargeman, outside carrying trade	E	6	Hazardous,	1,000
Bargeman, general carrying trade on river or sound	DS	5	Special,	2,000
Boatman or Lighterman	E	6	Hazardous...	1,000

Occupation.		Class.		Limit of Risk.
Canal Boatman	DS	5	Special,	$2,000
Deck Hand, lake, river or sound steamer or ferryboat	E	6	Hazardous,	1,000
Engineers and Firemen (see p. 368).				
Inspector, boilers	C	3	Ordinary,	5,000
Inspector or Surveyor of Hulls	D	4	Medium,	3,000
Sailor or Seaman, common, lake or ocean (not insurable)	H	X	Ex. Spl. Haz.,	500
Vessel Owner, not sailing vessels	A	1	Select,	10,000
Veterinary Dentist or Surgeon	DS	5	Special,	3,000
Vinegar Maker	C	3	Ordinary,	2,000
Vinegar Manufacturer, superintending only	B	2	Preferred,	5,000
Vinegar Manufacturer, not superintending or working in mill	A	1	Select,	10,000
Vineyardist	D	4	Medium,	3,000
Vitriol (see Acid).				
Volunteer, U. S. Army, war service (not insurable)	H	X	Ex. Spl. Haz.,	500
Volunteer, U. S. Navy, war service (not insurable)	H	X	Ex. Spl. Haz.,	500
Wagon (see Carriage).				
Waiter on lake, river or sound steamer	C	3	Ordinary,	2,000
Waiter on train	BS	2+	Ex. Pref.,	2,000
Waiter in restaurant or hotel	B	2	Preferred,	2,000
Wall Paper Designer	B	2	Preferred,	5,000
Wall Paper Hanger	C	3	Ordinary,	2,000
Wall Paper Manufacturer, superintending only	B	2	Preferred,	5,000
Wall Paper Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Warden or Deputy or State Prison or Superintendent of Penitentiary	D	4	Medium,	5,000
Warden or Superintendent House of Correction or Refuge or Reform School	C	3	Ordinary,	5,000
Warehouse Laborer	DS	5	Special,	1,500
Warehouse Foreman	C	3	Ordinary,	2,000
Warehouse Proprietor, superintending only	B	2	Preferred,	5,000
Warehouse Proprietor, office duties, not superintending	A	1	Select,	10,000
Warehouse Superintendent	B	2	Preferred,	5,000
Watchmaker and Repairer in jewelry store	B	2	Preferred,	5,000
Watch or Watch Case Maker	C	3	Ordinary,	2,000
Watch or Watch Case Manufacturer, superintending only	B	2	Preferred,	5,000
Watch or Watch Case Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Watchman, coal or ore docks	D	4	Medium,	2,000
Watchman on construction work	D	4	Medium,	2,000
Watchman in mill, warehouse, factory, bank or office	C	3	Ordinary,	2,000
Water Works, laborer	E	6	Hazardous,	1,000
Water Works, superintendent	C	3	Ordinary,	5,000
Water Works Contractor, superintending only	C	3	Ordinary,	5,000
Water Works Contractor, office duties, not superintending	B	2	Preferred,	10,000
Wax Flower Maker (same as Artificial Flower).				
Weaver	C	3	Ordinary,	2,000
Weigher	C	3	Ordinary,	2,000
Weigher, office work only	A	1	Select,	5,000
Well Borer, artesian	D	4	Medium,	2,000
Well Borer, artesian, superintending only	C	3	Ordinary,	5,000
Well Digger	E	6	Hazardous,	1,000
Wharf or Dock Builder	E	6	Hazardous,	1,000
Wharf or Dock Contractor, superintending only	C	3	Ordinary,	5,000
Wharf or Dock Contractor, office duties, not superintending	B	2	Preferred,	10,000
Wharf Laborer	E	6	Hazardous,	1,000
Wharfinger or Wharf Master	C	3	Ordinary,	3,000
Wheat Farm, owner or manager, supervising only	C	3	Ordinary,	2,500
Wheat Farm, business manager or owner, not working or superintending laborers	B	2	Preferred,	5,000
Wheelwright	D	4	Medium,	2,500
Whip Maker	C	3	Ordinary,	2,000
Whip Manufacturer, superintending only	B	2	Preferred,	5,000
Whip Manufacturer, not superintending or working in factory	A	1	Select,	10,000
White Lead Maker	D	4	Medium,	2,000
White Lead Manufacturer, superintending only	C	3	Ordinary,	5,000
White Lead Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Whitesmith	C	3	Ordinary,	2,000
Whitewasher	D	4	Medium,	2,000
Wig Maker	B	2	Preferred,	2,000
Wig Manufacturer, superintending only	B	2	Preferred,	5,000
Wig Manufacturer, not superintending or working in factory	A	1	Select,	10,000

Occupation.		Class.		Limit of Risk.
Windmill Maker	E	6	Hazardous,	$1,000
Windmill Maker, machinist	D	4	Medium,	2,500
Windmill Manufacturer, superintending only	C	3	Ordinary,	5,000
Windmill Manufacturer, not superintending or working in factory	B	2	Preferred,	10,000
Window Cleaner, outside, using safety appliance	DS	5	Special,	1,000
Window Dresser or Trimmer	B	2	Preferred,	5,000
Window Screen or Shade Maker	C	3	Ordinary,	2,000
Window Screen or Shade Manufacturer, superintending only	B	2	Preferred,	5,000
Window Screen or Shade Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Wine Maker	C	3	Ordinary,	2,000
Wire Workers (see page 361).				
Wood Dealer, merchant, supervising only	B	2	Preferred,	10,000
Wood Carver, machine worker	E	6	Hazardous,	1,500
Wood Carver, hand tools only	C	3	Ordinary,	2,000
Wood Chopper	F	7	Ex. Haz.,	1,000
Wood Peddler	D	4	Medium,	2,000
Wood Preserving Employee	D	4	Medium,	2,000
Wood Turner	D	4	Medium,	2,500
Wood Worker (see Cabinet Maker, Carpenter, Furniture Factory, Lumber Mill and other heads).				
Wood Merchant	A	1	Select,	10,000
Wool Puller	C	3	Ordinary,	1,000
Wool Sampler	C	3	Ordinary,	3,000
Wool Scourer or Wood Sorter	C	3	Ordinary,	2,000
Woolen Goods Manufacturer, superintending only	B	2	Preferred,	5,000
Woolen Goods Manufacturer, not superintending or working in mill	A	1	Select,	10,000
Woolen Mill Operative	C	3	Ordinary,	2,000
Writer or Author, not Reporter	A	1	Select,	10,000
Yacht (see Vessels).				
Yarn (see Thread).				
Yeast Maker	C	3	Ordinary,	3,000
Yeast Manufacturer, superintending only	B	2	Preferred,	5,000
Yeast Manufacturer, not superintending or working in factory	A	1	Select,	10,000
Zinc Manufacturer, superintending only	C	3	Ordinary,	5,000
Zinc Manufacturer, office duties, not superintending	B	2	Preferred,	10,000
ZINC WORKS EMPLOYEES:				
Catcher at Rolls	D	4	Medium,	2,000
Cellarman, coal furnace	DS	5	Special,	1,500
Cellarman, gas furnace	C	3	Ordinary,	1,500
Charger	D	4	Medium,	1,500
Crucible Maker	C	3	Ordinary,	2,000
Dipper	DS	5	Special,	1,500
Engineer, stationary engine	D	4	Medium,	2,500
Fireman, stationary engine	D	4	Medium,	2,000
Fireman, gas house	C	3	Ordinary,	1,500
Fireman, re-melting pots	C	3	Ordinary,	1,500
Fireman, roast kilns	D	4	Medium,	1,500
Foreman, overseer in works	C	3	Ordinary,	3,000
Laborer	DS	5	Special,	1,500
Long Shifters	DS	5	Special,	1,500
Packer	D	4	Medium,	2,000
Potter	C	3	Ordinary,	2,000
Roast Kiln Man	D	4	Medium,	1,500
Roller	D	4	Medium,	2,000
Shearsman, slab	D	4	Medium,	1,500
Shearsman, hand or rotary	C	3	Ordinary,	1,500
Short Shifter	DS	5	Special,	1,500
Smelter	E	6	Hazardous,	2,000
Superintendent	C	3	Ordinary,	5,000
Watchman	D	4	Medium,	1,500
Whaler	DS	5	Special,	1,500
Yardman	DS	5	Special,	1,000

IRON WORKERS.

BLAST FURNACE EMPLOYEES:				
Blast Furnace Barrowman	E	6	Hazardous,	1,500
Blast Furnace Blower	D	4	Medium,	2,000
Blast Furnace Boilerman	E	6	Hazardous,	2,000
Blast Furnace Bricklayer at furnace	E	6	Hazardous,	1,500
Blast Furnace Casting-house man	E	6	Hazardous,	1,500

Occupation.		Class.		Limit of Risk.
Blast Furnace Cinderman	F	7	Extra Haz.,	$1,000
Blast Furnace Cupola Man or Top Filler	E	6	Hazardous,	1,500
Blast Furnace Engineer, stationary engine	D	4	Medium,	2,500
Blast Furnace Fireman, stationary engine	D	4	Medium,	2,000
Blast Furnace Foreman, overseer	D	4	Medium,	3,000
Blast Furnace General Superintendent and Assistant	C	3	Ordinary,	5,000
Blast Furnace Hot Blast Tender	D	4	Medium,	2,000
Blast Furnace Keeper and Helper	E	6	Hazardous,	1,500
Blast Furnace Laborer, Metal Breaker or Metal Handler	E	6	Hazardous,	1,500
Blast Furnace Molder	DS	5	Special,	2,000
Blast Furnace Ore Crusher	E	6	Hazardous,	1,500
Blast Furnace Salamander Breaker	E	6	Hazardous,	1,500
Blast Furnace Scrap Shearsman	E	6	Hazardous,	1,500
Blast Furnace Stock-house Man	E	6	Hazardous,	1,500
Blast Furnace Troughman	F	7	Extra Haz.,	1,000
Blast Furnace Water Tender	D	4	Medium,	2,000
Blast Furnace Weigher	C	3	Ordinary,	2,000
ROLLING MILL EMPLOYEES:				
Rolling-mill Bar Catcher	DS	5	Special,	2,000
Rolling-mill Bar Drag-out Man	DS	5	Special,	2,000
Rolling-mill Bar Hook-up Man	E	6	Hazardous,	2,000
Rolling-mill Bar Roller or Rougher	E	6	Hazardous,	1,500
Rolling-mill Boss Roller	DS	5	Special,	3,000
Rolling-mill Brakeman	E	6	Hazardous,	1,500
Rolling-mill Bricklayer	DS	5	Special,	2,000
Rolling-mill Buggyman or Telegraph Man	DS	5	Special,	1,500
Rolling-mill Carpenter	E	6	Hazardous,	1,500
Rolling-mill Chief Engineer, in charge of machinery	C	3	Ordinary,	5,000
Rolling-mill Charger or Chipper	E	6	Hazardous,	2,000
Rolling-mill Cinderman	F	7	Extra Haz.,	1,000
Rolling-mill Cut-off Man	DS	5	Special,	2,000
Rolling-mill Driller	D	4	Medium,	2,000
Rolling-mill Engineer "Modoc"	E	6	Hazardous,	1,500
Rolling-mill Engineer, stationary engine	D	4	Medium,	2,500
Rolling-mill Fireman, stationary engine	D	4	Medium,	2,000
Rolling-mill Foreman, overseer	C	3	Ordinary,	3,000
Rolling-mill General Superintendent and Assistant	C	3	Ordinary,	5,000
Rolling-mill Gasman in Mill	D	4	Medium,	2,000
Rolling-mill Gasman in Gas House	C	3	Ordinary,	2,000
Rolling-mill Hooker at Shears	G	8	Perilous,	500
Rolling-mill Heater and Helper	DS	5	Special,	2,000
Rolling-mill Knobler and Helper	D	4	Medium,	2,000
Rolling-mill Laborer	E	6	Hazardous,	1,500
Rolling-mill Leverman	DS	5	Special,	2,000
Rolling-mill Machinist or Millwright in mill	DS	5	Special,	2,000
Rolling-mill Machinist in shop	D	4	Medium,	2,000
Rolling-mill Metal Breaker	E	6	Hazardous,	1,500
Rolling-mill Puddler	DS	5	Special,	2,000
Rolling-mill Puddler's Helper	DS	5	Special,	1,500
Rolling-mill Roll Turner	C	3	Ordinary,	2,000
Rolling-mill Runner or Runwayman	E	6	Hazardous,	2,000
Rolling-mill Sawman, Screwman or Spannerman	DS	5	Special,	2,000
Rolling-mill Shearer or Shears Trough Hooker	DS	5	Special,	2,000
Rolling-mill Straightener or Assistant	D	4	Medium,	2,000
Rolling-mill Weigher	C	3	Ordinary,	2,000
PLATE ROLLERS:				
Plate Rolling-mill Catcher, Matcher, Pickler or Shearer	DS	5	Special,	2,000
Plate Rolling-mill Roller or Rougher	E	6	Hazardous,	1,500
ROD ROLLERS:				
Rod Rolling-mill Bundler, Catcher or Finisher	DS	5	Special,	2,000
Rod Rolling-mill, Roller or Rougher	E	6	Hazardous,	1,500
SHEET ROLLERS:				
Sheet Rolling-mill Catcher, Pickler, Shearsman, Spannerman, Regulator or Trimmer	DS	5	Special,	2,000
Sheet Rolling-mill Roller	E	6	Hazardous,	1,500
MUCK ROLLERS:				
Muck Catcher, Drag-out Man, Hook-up Man, Shearsman or Squeezer	E	6	Hazardous,	1,500
Muck Roller or Rougher and Helper	F	7	Extra Haz.,	1,000

Occupation.		Class.		Limit of Risk.
FOUNDRYMEN:				
Core Maker	C	3	Ordinary,	$2,000
Cupola Man	E	6	Hazardous,	1,500
Foreman	D	4	Medium,	3,000
Laborer	E	6	Hazardous,	1,500
Melter	E	6	Hazardous,	1,500
Molder, not Pourer	DS	5	Special,	2,000
Molder, pourer	E	6	Hazardous,	2,000
Pattern Maker, wood	D	4	Medium,	2,500
Pattern Maker, iron	C	3	Ordinary	2,500
Polisher	D	4	Medium,	2,000
Superintendent	C	3	Ordinary,	3,000
WIRE WORKERS:				
Wire Annealer	D	4	Medium,	2,000
Wire, Barbed, Maker	DS	5	Special,	2,000
Wire Bundler	D	4	Medium,	2,000
Wire Car Loader	DS	5	Special,	1,500
Wire Cleaner	D	4	Medium,	1,500
Wire Cloth Weaver	C	3	Ordinary,	1,500
Wire Die Reamer	C	3	Ordinary,	2,500
Wire Drawer, coarse wire	D	4	Medium,	2,000
Wire Drawer, fine wire	C	3	Ordinary,	2,500
Wire Drawer, steel plate process	E	6	Hazardous,	1,500
Wire Fence Maker, counter guard or ornamental	D	4	Medium,	2,000
Wire Foreman, in works	C	3	Ordinary,	3,000
Wire Foreman, kiln or bundlers	D	4	Medium,	2,000
Wire Galvanizer, small furnace	D	4	Medium,	2,000
Wire Galvanizer, large furnace	C	3	Ordinary,	2,000
Wire Hay-Band Worker	D	4	Medium,	2,000
Wire Heater	D	4	Medium,	2,000
Wire Laborer	E	6	Hazardous,	1,000
Wire Machinist, shop	D	4	Medium,	2,500
Wire Machine Adjuster, barbed wire	C	3	Ordinary,	2,000
Wire Mattress Maker	C	3	Ordinary,	2,000
Wire Millwright	DS	5	Special,	2,000
Wire Nail Maker	D	4	Medium,	2,000
Wire Oiler	DS	5	Special,	2,000
Wire Plater	D	4	Medium,	2,000
Wire Plater, setter	D	4	Medium,	2,000
Wire Pointer	D	4	Medium,	2,000
Wire Reelman	D	4	Medium,	2,000
Wire Roller, cold	D	4	Medium,	2,000
Wire Roller, hot rod	DS	5	Special,	2,000
Wire Rope Maker	D	4	Medium,	2,000
Wire Screen Weaver	C	3	Ordinary,	1,500
Wire Shipping Clerk	C	3	Ordinary,	3,000
Wire Staple Maker	C	3	Ordinary,	2,000
Wire Superintendent	C	3	Ordinary,	5,000
Wire Tester	D	4	Medium,	2,000
Wire Watchman	C	3	Ordinary,	2,500
Wire Wheeler	D	4	Medium,	1,500
Wire Wrapper	D	4	Medium,	2,000
IRON TUBE WORKERS:				
Tube Works Ball Grinder	E	6	Hazardous,	1,500
Tube Works Baller, Lap Mill	DS	5	Special,	2,000
Tube Works Bender, Lap Mill	DS	5	Special,	2,000
Tube Works Bender, Butt Mill	D	4	Medium,	2,000
Tube Works Bundler	DS	5	Special,	2,000
Tube Works Charger, Lap Mill	DS	5	Special,	2,000
Tube Works Charger, Butt Mill	D	4	Medium,	2,000
Tube Works Coupling or Socket Maker	D	4	Medium,	2,000
Tube Works Enameler	C	3	Ordinary,	2,000
Tube Works Iron Inspector	C	3	Ordinary,	3,000
Tube Works Molder or Pitman	DS	5	Special,	2,000
Tube Works Rigger or Roll Setter	E	6	Hazardous,	1,500
Tube Works Tester	D	4	Medium,	2,000
Tube Works Threader	C	3	Ordinary,	2,000
Tube Works Welder, Lap Mill	DS	5	Special,	2,000
Tube Works Welder, Butt Mill	D	4	Medium,	2,000
CHARCOAL IRON WORKERS (SHEET IRON):				
Charcoal Iron Annealer, Catcher, Doubler, Heater, Knobler, Matcher or Pickler	D	4	Medium,	2,000
Charcoal Iron Roller, Shingles, Shearsman or Trimmer	DS	5	Special,	2,000

Occupation.	Class.			Lim of Ri
STEEL WORKERS.				
BESSEMER STEEL WORKERS:				
Bessemer Blacksmith	D	4	Medium,	$2
Bessemer Bricklayer, outside	DS	5	Special,	2
Bessemer Cinderman or Ash-Wheeler	F	7	Extra Haz.,	1
Bessemer Engineer or Brakeman "Modoc"	E	6	Hazardous,	1
Bessemer Engineer, stationary engine	D	4	Medium,	2
Bessemer Fireman, stationary engine	D	4	Medium,	2
Bessemer Forgeman or Hammerman	DS	5	Special,	2
Bessemer Foreman, working	D	4	Medium,	2
Bessemer Gasman, gas house	C	3	Ordinary,	2
Bessemer General Superintendent and Assistant	C	3	Ordinary,	2
Bessemer Ladle Liner, not in converting room	D	4	Medium,	2
Bessemer Machinist or Millwright, in mill	DS	5	Special,	2
Bessemer Machinist, in shop	D	4	Medium,	2
Bessemer Metal Breaker or Piler	E	6	Hazardous,	2
Bessemer Steel Tester	C	3	Ordinary,	2
Bessemer Superintendent Forger or Rail Mill	C	3	Ordinary,	2
Bessemer Water-tender	D	4	Medium,	2
Bessemer Wheeler	D	4	Medium,	2
CONVERTING DEPARTMENT:				
Converting Department Baker Blower, Blower or Assistant, or Blowing Engineer	D	4	Medium,	2
Converting Department Bottom Builder	D	4	Medium,	2
Converting Department Bottom Filler	F	7	Extra Haz.,	1
Converting Department Bricklayer, lining furnace	E	6	Hazardous,	2
Converting Department Charger or Filler	E	6	Hazardous,	2
Converting Department Cinder-Snapper	F	7	Extra Haz.,	1
Converting Department Cleaner (Pit, Scrap or Slag-hole)	F	7	Extra Haz.,	1
Converting Department Coke-wheeler	DS	5	Special,	2
Converting Department Cupola Man or Tapper	F	7	Extra Haz.,	1
Converting Department Cupola Liner	D	4	Medium,	2
Converting Department Elevator Man	E	6	Hazardous,	2
Converting Department Foreman	D	4	Medium,	2
Converting Department Heater and Helper	DS	5	Special,	2
Converting Department Laborer	E	6	Hazardous,	2
Converting Department Ladleman	E	6	Hazardous,	2
Converting Department Ladle Liner	E	6	Hazardous,	2
Converting Department Leverman at Pit	E	6	Hazardous,	2
Converting Department Leverman, hydraulic platform or pulpit	D	4	Medium,	2
Converting Department Manganese Heater	DS	5	Special,	2
Converting Department Molder	DS	5	Special,	2
Converting Department Moldman, Mold Cooler or Mold Setter	E	6	Hazardous,	2
Converting Department Oiler	DS	5	Special,	2
Converting Department Pickler	E	6	Hazardous,	2
Converting Department Pitman	F	7	Extra Haz.,	1
Converting Department Pourer	E	6	Hazardous,	2
Converting Department Pullwayman	E	6	Hazardous,	2
Converting Department Runwayman	E	6	Hazardous,	2
Converting Department Rail-end Stocker	DS	5	Special,	2
Converting Department Scrap-craneman	E	6	Hazardous,	2
Converting Department Scrap-slinger	DS	5	Special,	2
Converting Department Slurry-mixer	DS	5	Special,	2
Converting Department Spiegel-melter and Helper	E	6	Hazardous,	2
Converting Department Spiegel-stocker	DS	5	Special,	2
Converting Department Stocker or Stocker's lift	DS	5	Special,	2
Converting Department Stone-wheeler	DS	5	Special,	2
Converting Department Spell-hand	F	7	Extra Haz.,	1
Converting Department Stopper-maker	D	4	Medium,	2
Converting Department Superintendent	C	3	Ordinary,	2
Converting Department Top-filler	E	6	Hazardous,	2
Converting Department Trough-tender	F	7	Extra Haz.,	1
Converting Department Vesselman	E	6	Hazardous,	2
Converting Department Water Carrier	D	4	Medium,	2
Converting Department Weigher	D	4	Medium,	2
RAIL MILL EMPLOYEES:				
Steel Rail Bloom Cutter or Stamper	DS	5	Special,	2
Steel Rail Blooming Mill man	E	6	Hazardous,	2
Steel Rail Boss Roller	D	4	Medium,	2
Steel Rail Charger	DS	5	Special,	2

Occupation.		Class.		Limit of Risk.
Steel Rail Catcher or Tongsman	DS	5	Special,	$2,000
Steel Rail Cinderman	F	7	Extra Haz.,	1,000
Steel Rail Cold Chipper	DS	5	Special,	2,000
Steel Rail Cut-off Man or Cutter	DS	5	Special,	2,000
Steel Rail Drag-out Man at Saws	DS	5	Special,	2,000
Steel Rail Driller	D	4	Medium,	2,000
Steel Rail Gagger	D	4	Medium,	2,000
Steel Rail Gauger	D	4	Medium,	2,000
Steel Rail Greaser of Journals	E	6	Hazardous,	2,000
Steel Rail Heater and Helper	DS	5	Special,	2,000
Steel Rail Hot Chipper	DS	5	Special,	2,000
Steel Rail Hook-up Man	DS	5	Special,	2,000
Steel Rail Inspector	D	4	Medium,	2,500
Steel Rail Leverman at Rolls	DS	5	Special,	2,000
Steel Rail Piler or Loader	E	6	Hazardous,	1,500
Steel Rail Runwayman	E	6	Hazardous,	1,500
Steel Rail Roller	E	6	Hazardous,	1,500
Steel Rail Rougher	E	6	Hazardous,	1,500
Steel Rail Sawman	DS	5	Special,	2,000
Steel Rail Straightener	D	4	Medium,	2,000
Steel Rail Superintendent	C	3	Ordinary,	3,000
CRUCIBLE STEEL WORKERS:				
Crucible Steel Boss Roller	D	4	Medium,	3,000
Crucible Steel Catcher	DS	5	Special,	2,000
Crucible Steel Converter	DS	5	Special,	2,000
Crucible Steel Drag-out Man	DS	5	Special,	2,000
Crucible Steel Hammerman	D	4	Medium,	2,000
Crucible Steel Heater and Helper	DS	5	Special,	2,000
Crucible Steel Hook-up Man	DS	5	Special,	2,000
Crucible Steel Roller and Helper	E	6	Hazardous,	1,500
Crucible Steel Rougher and Helper	E	6	Hazardous,	1,500
Crucible Steel Shearsmen	DS	5	Special,	2,000
Crucible Steel Vesselman	E	6	Hazardous...	1,500
OPEN HEARTH STEEL WORKERS:				
Siemens and Martin's Process.				
Open Hearth Charger	E	6	Hazardous,	1,500
Open Hearth First Helper	D	4	Medium,	2,500
Open Hearth Laborer	E	6	Hazardous,	1,000
Open Hearth Melter	D	4	Medium,	3,000
Open Hearth Pitman	E	6	Hazardous,	1,500
Open Hearth Superintendent	C	3	Ordinary,	5,000
ANTHRACITE COAL MINERS.				
Blacksmith, not shoeing	D	4	Medium,	2,000
Carpenter or Repairsman, inside			C. Miner,	500
Carpenter or Repairsman, outside	DS	5	Special,	2,000
Engineer or Fireman of Locomotive in mine			C. Miner,	500
Engineer or Fireman, stationary engine, inside	DS	5	Special,*	1,000
Engineer or Fireman, stationary engine, outside	D	4	Medium,	2,000
Foreman or Boss, inside	DS	5	Special,*	1,000
Foreman or Boss, outside	D	4	Medium,	2,000
General Manager or Superintendent	C	3	Ordinary,	5,000
Laborer, outside	E	6	Hazardous,	1,500
Miner			C. Miner,	500
Miner's Laborer			C. Miner,	500
Mining Engineer	D	4	Medium,	3,000
Mule Driver			C. Miner,	500
Operator, superintending	C	3	Ordinary,	5,000
Operator, not superintending	B	2	Preferred,	10,000
Pumpman			C. Miner,	500
Rope Rider			C. Miner,	500
Runner			C. Miner,	500
Shute or Breaker Boss	D	4	Medium,	2,000
Sinker			C. Miner,	500
Stable Boss, inside	DS	5	Special,*	1,000
Stable Boss, outside	D	4	Medium,	2,000
Weighmaster	D	4	Medium,	2,000
BITUMINOUS COAL MINERS.				
Carpenter or Repairsman, inside			C. Miner,	500
Carpenter or Repairsmen, outside	DS	5	Special,	2,000
Engineer or Fireman of Locomotive in mine			C. Miner,	500

*Only *inside* men are allowed special combinations other than "level insurance." See page 329.

Occupation.			Class.	Li of I
Engineer or Fireman, stationary engine, inside	DS	5	Special,*	$
Engineer or Fireman, stationary engine, outside	D	4	Medium,	
Foreman or Boss, inside	DS	5	Special,*	
Foreman or Boss, outside	C	3	Ordinary,	
General Manager or Superintendent	C	3	Ordinary,	
Laborer, outside	E	6	Hazardous,	
Miner			C. Miner,	
Miner's Laborer			C. Miner,	
Mining Engineer	D	4	Medium,	
Mule Driver			C. Miner,	
Operator, superintending	C	3	Ordinary,	
Operator, not superintending	B	2	Preferred,	1
Rope Rider			C. Miner,	
Shute or Breaker Boss	D	4	Medium,	
Stable Boss, inside	DS	5	Special,*	
Stable Boss, outside	D	4	Medium,	

ANTHRACITE AND BITUMINOUS MINERS.

PREMIUMS FOR VARIOUS COMBINATIONS.

For $250 insurance and $2.50 weekly indemnity			C. Miner,
For $250 insurance and $5.00 weekly indemnity			C. Miner,
For $500 insurance and $2.50 weekly indemnity			C. Miner,
For $500 insurance and $5.00 weekly indemnity			C. Miner,
For $500 insurance and $6.00 weekly indemnity			C. Miner,
For $500 insurance and $7.50 weekly indemnity			C. Miner,

SPECIAL COMBINATIONS FOR *Inside* MEN IN DS 5 "SPECIAL" CLASS ONLY.

For $1,000 insurance and $5.00 weekly indemnity	DS	5	Special,
For $1,000 insurance and $7.50 weekly indemnity	DS	5	Special,
For $1,000 insurance and $10.00 weekly indemnity	DS	5	Special,

ORE MINERS.

Quartz, Gold, Silver, Copper, Iron, Lead, Zinc.

Assayer, working under ground	DS	5	Special,
Assayer, not working under ground	C	3	Ordinary,
Bookkeeper or Office-man, office duty only	B	2	Preferred,
Brakeman, outside	C	3	Ordinary,
Carpenter or Repairman, inside			O. Miner,
Carpenter, outside	DS	5	Special,
Chief Engineer	D	4	Medium,
Engineer or Fireman, of Locomotive in mine			O. Miner,
Engineer or Fireman, stationary engine, inside	DS	5	Special,*
Engineer or Fireman, stationary engine, outside	D	4	Medium,
Foreman or Boss, inside	DS	5	Special,*
Foreman or Boss, outside	D	4	Medium,
General Manager or Superintendent	C	3	Ordinary,
Laborer, outside or Topman,	E	6	Hazardous,
Master Mechanic	D	4	Medium,
Machinist, inside			O. Miner,
Machinist, outside	D	4	Medium,
Miner			O. Miner,
Mining Engineer	D	4	Medium,
Motorman, inside			O. Miner,
Motorman, outside	D	4	Medium,
Mule-Driver			O. Miner,
Oiler	E	6	Hazardous,
Placer Miner, washer and digger	DS	5	Special,
Prospector	E	6	Hazardous,
Pumpman			O. Miner,
Rope Rider			O. Miner,
Shift Boss			O. Miner,
Teamster, outside	DS	5	Special,
Timbermen			O. Miner,

PREMIUMS FOR VARIOUS COMBINATIONS.

For $250 insurance and $2.50 weekly indemnity			O. Miner,
For $250 insurance and $5.00 weekly indemnity			O. Miner,
For $500 insurance and $2.50 weekly indemnity			O. Miner,
For $500 insurance and $5.00 weekly indemnity			O. Miner,
For $500 insurance and $7.50 weekly indemnity			O. Miner,

SPECIAL COMBINATIONS FOR *Inside* MEN IN DS 5 "SPECIAL" CLASS ON

For $1,000 insurance and $5.00 weekly indemnity	DS	5	Special,
For $1,000 insurance and $7.50 weekly indemnity	DS	5	Special,
For $1,000 insurance and $10.00 weekly indemnity	DS	5	Special,

*Only *inside* men are allowed special combinations other then "level insura

See page

Occupation.	Class.			Limit of Risk.
SMELTER EMPLOYEES.				
Billet Tallymen	D	4	Medium,	$2,000
Blacksmith, not horseshoer	D	4	Medium,	2,000
Bloom Chipper	DS	5	Special,	2,000
Bookkeeper or Cashier	B	2	Preferred,	5,000
Bullion Sampler and Handler	E	6	Hazardous,	1,500
Cradleman	E	6	Hazardcus,	1,500
Engineer, stationary engine	D	4	Medium,	2,500
Firemen, stationary engine	D	4	Medium,	2,000
Foreman, overseer in works	C	3	Ordinary,	3,000
Hooker	E	6	Hazardous,	1,500
Laborer	E	6	Hazardous,	1,500
Lamp Cleaner and Choreman	D	4	Medium,	2,000
Machinist, general work	D	4	Medium,	2,500
Machinist's Helper	E	6	Hazardous,	1,000
Manager, General, office duty only	B	2	Preferred,	10,000
Ore Sampler	DS	5	Special,	2,000
Sacker, waste and ore	DS	5	Special,	2,000
Scrapsman	E	6	Hazardous,	1,500
Screwman	E	6	Hazardous,	1,500
Superintendent	C	3	Ordinary,	5,000
Tapper	E	6	Hazardous,	2,000
Teamster	DS	5	Special,	1,500
Timekeeper	C	3	Ordinary,	2,000
Tongsman	E	6	Hazardous,	1,500
Tramway Foreman	E	6	Hazardous,	1,000
Watchman	D	4	Medium,	2,000
Weigher	C	3	Ordinary,	2,000
Wheeler, Ore	E	6	Hazardous,	1,500
BLAST FURNACE EMPLOYEES:				
Calcine Roasterman	D	4	Medium,	2,500
Car-man or Charge Wheeler	E	6	Hazardous,	1,500
Furnace Feeder	DS	5	Special,	1,500
Furnace Man	E	6	Hazardous,	1,500
Slag Roller or Pot Roller	E	6	Hazardous,	1,500
CONCENTRATOR EMPLOYEES:				
Cranesman	E	6	Hazardous,	1,500
Crusherman	DS	5	Special,	1,500
Jig Tender	D	4	Medium,	2,500
Oiler	DS	5	Special,	1,000
Tableman	DS	5	Special,	1,500
Vanner	D	4	Medium,	2,500
CONVERTING DEPARTMENT EMPLOYEES:				
Clay Molder	D	4	Medium,	2,500
Furnace Laborer	E	6	Hazardous,	1,500
Furnace Man	E	6	Hazardous,	1,500
Liner	D	4	Medium,	2,500
Skimmer	E	6	Hazardous,	1,500
Tankman	DS	5	Special,	2,000
REVERBERATORY FURNACE EMPLOYEES:				
Laborer	E	6	Hazardous,	1,500
Skimmer	E	6	Hazardous,	1,500
Skimmer, helper	E	6	Hazardous,	1,000
SAMPLING MILL EMPLOYEES.				
Crusherman, feeding broken ore	DS	5	Special,	1,500
Foreman	D	4	Medium,	3,000
Laborer	E	6	Hazardous,	1,500
Ore Sampler, crushed ore	D	4	Medium,	2,000
Superintendent	C	3	Ordinary,	5,000
Wheeler, crushed ore	E	6	Hazardous,	1,500
FIRE-CLAY MINERS.				
PREMIUMS FOR VARIOUS COMBINATIONS.				
For $1,000 insurance and $5.00 weekly indemnity	DS	5	Special,	$12.50
For $1,000 insurance and $7.50 weekly indemnity	DS	5	Special,	16.88
For $1,000 insurance and $10.00 weekly indemnity	DS	5	Special,	21.25
RAILWAY EMPLOYEES.				
Air Brake Inspector	C	3	Ordinary,	$2,500
Air Brake Instructor	C	3	Ordinary,	3,000
Attorney	A	1	Select,	10,000

Occupation.		Class.		Limit of Risk.
Auditor, General	A	1	Select,	$10,000
Auditor, Traveling	A	1	Select,	5,000
Baggage Agent for Transfer Company, solicitor on train	C	3	Ordinary,	3,000
Baggage Master on Mixed Train	F	7	Extra Haz.,	1,000
Baggage Master on Passenger Train	DS	5	Special,	2,000
Baggage Master or Porter at Station	D	4	Medium,	2,000
Baggage Master, supervising duties only, large station	C	3	Ordinary,	4,000
Barber on Train	C	3	Ordinary,	2,000
Bill and Notice Poster, traveling	C	3	Ordinary,	2,000
Blacksmith	D	4	Medium.	2,000
Blacksmith's Apprentice	E	6	Hazardous,	1,000
Blacksmith's Helper	E	6	Hazardous,	1,000
Block Signal Operator	C	3	Ordinary,	2,000
Block Signal Repairer	D	4	Medium,	2,500
Boiler Maker	D	4	Medium,	2,000
Boiler Maker's Apprentice	F	6	Hazardous,	1,000
Boiler Maker's Helper	E	6	Hazardous,	1,000
Boiler Washer	DS	5	Special.	1,500
Boss, Wrecking Gang	E	6	Hazardous,	2,000
Brakeman, freight, cattle, coal, construction, logging, mixed, through air freight or work train	Frt. Brak. Spec. Cont.,			350

"FREIGHT BRAKEMAN'S SPECIAL CONTRACT."

Amounts Payable In Case of Death.	For Weekly Indemnity.	Annual Premium.	Weekly Indemnity Only.	Annual Premium.
$250 and.	$5.00	$25.00	$5.00	$22.00
300 "	6.00	30.00	6.00	27.00
350 "	7.00	35.00	7.00	32.00
LIMIT.			LIMIT.	

Brakeman, passenger or milk train	D	4	Medium,	2,000
Brass Founder	D	4	Medium,	2,000
Bridge or Trestle Builder, iron, steel or wood (limit $1,000 and $10.00. Premium, $34.00)	F	7	Extra Haz.,	1,000
Bridge or Trestle Builder, foreman or overseer (limit $2,000 and $15.00. Premium, $40.50)	E	6	Hazardous,	2,000
Bridge or Trestle Builder, superintendent of construction not foreman	D	4	Medium,	3,000
Bridge Inspector	D	4	Medium,	3,000
Bridge Tender or Watchman	D	4	Medium,	1,500
Caller, Engine	D	4	Medium,	1,500
Car Accountant, office duty only	A	1	Select,	3,000
Car Builder or Repairer, shop work only (see car repairer)	DS	5	Special,	2,000
Car Builder, superintending only (foreman in shop)	C	3	Ordinary,	3,000
Car Builder, Master	B	2	Preferred,	5,000
Car Cleaner, not coupling or switching	C	3	Ordinary,	1,500
Car Coupler. Same as Freight Brakeman.				
Car Coupler, passenger cars only	E	6	Hazardous,	1,500
Car Icer	D	4	Medium,	2,000
Car Inspector or Wheel Tunker (not repairer)	DS	5	Special.	2,000
Car Oiler	DS	5	Special,	1,000
Car Painter, shop work only	C	3	Ordinary,	2,000
Car Recorder (check clerk in yard)	D	4	Medium,	2,000
Car Repairer	E	6	Hazardous,	1,500
Car Repairer, shop work only	DS	5	Special,	2,000
Car Repairer, foreman, superintending only	D	4	Medium,	2,000
Car Sealer	D	4	Medium,	2,000
Car Tracer or Lost Car Agent	D	4	Medium,	3,000
Car Tracer or Lost Car Agent, not visiting yards	B	2	Preferred,	4,000
Carpenter, bridge or trestle work (limit $1,000 and $10.00. Premium, $34.00)	F	7	Extra Haz.,	1,000
Carpenter, (not bridge or trestle work)	DS	5	Special,	2,000
Carpenter, shop or bench work	E	6	Hazardous,	1,500
Carpenter, shop or bench work, not using machinery	D	4	Medium,	2,500
Carpenter, foreman, outside work, superintending only, not bridge work	D	4	Medium,	2,500
Carpenter, foreman, inside work, superintending only	C	3	Ordinary,	2,500
Chain Bearer or Rod Man	C	3	Ordinary,	2,000
Chief of Special Agents (Detective)	C	3	Ordinary,	4,000
Chief Engineer	A	1	Select,	10,000
Civil Engineer, field or road work (see also Division Civil Engineer)	C	3	Ordinary,	5,000
Civil Engineer, consulting or office duties only	A	1	Select,	10,000
Claim Agent	B	2	Preferred,	5,000
Cleaner, tank or boiler	DS	5	Special,	1,500
Clerk in Yards	D	4	Medium,	2,000

Occupation.		Class.		Limit of Risk.
Clerk, office duties only	A	1	Select,	$5,000
Clinkerman, Cinderman or Ashpitman	E	6	Hazardous,	1,000
Coal Heaver or Coaler (not coupling)	E	6	Hazardous,	1,000
Coal Heaver or Coaler, foreman (not coupling)	DS	5	Special,	2.000
Collector, passenger train, suburban service	C	3	Ordinary,	2,000
Collector, passenger train, through service	BS	2+	Extra Pref.,	5.000
Commercial Agent	A	1	Select,	5,000
Commissary Agent, Palace Car Company	B	2	Preferred,	5.000
Comptroller	A	1	Select,	10 000
Concrete Mixer	E	6	Hazardous,	1,000
CONDUCTORS:				
Milk Train	C	3	Ordinary,	3 000
Passenger Train	BS	2+	Extra. Pref.,	5.000
Sleeping, Dining or Drawing Room Car	BS	2+	Extra. Pref.,	3,000
Yard Conductor (see Yard Master).				
Freight, cattle, coal, construction, logging, mixed, through air freight or work train				
Southern Roads	F	7	Extra Haz.,	1,000

Amounts Payable In Case of Death.		For Weekly Indemnity.	Annual Premium.
$1,000	and	$5.00	$20.00
1,000	"	10.00	35.00
1,000	"	15.00	50.00

LIMIT.

Northern Roads	E	6	Hazardous,	2,000

Amounts Payable In Case of Death.		For Weekly Indemnity.	Annual Premium.
$1,000	and	$5.00	$15.00
1,000	"	10.00	26.25
1,000	"	15.00	37.50
2,000	"	10.00	30.00
2,000	"	15.00	41.25

LIMIT.

Construction or Work Train Laborer	F	7	Extra Haz.,	500

Amounts Payable In Case of Death.		For Weekly Indemnity.	Annual Premium.
$300	and	$3.00	$10.50
400	"	4.00	14.00
500	"	5.00	17.50
500	"	6.00	20.50

LIMIT.

Construction or Work Train Foreman, not coupling or Braking	E	6	Hazardous,	2 000
Contract Agent	B	2	Preferred,	5,000
Contractor, for building railroad, superintending only	C	3	Ordinary,	10,000
Cook on Dining or Hotel Car	C	3	Ordinary,	2,000
Cook on Work Train	D	4	Medium,	1,000
Coppersmith	C	3	Ordinary,	2,500
Coppersmith's Apprentice	DS	5	Special,	1,000
Coppersmith's Helper	DS	5	Special,	1,500
Craneman, steam shovel	E	6	Hazardous,	1,000
Crossing Watchman, not coupling, switching or braking	D	4	Medium,	1,500
Depot Master, large stations only	B	2	Preferred,	5,000
Detective, on Railroad Police	D	4	Medium,	2,000
Dispatcher, train, yard duty, not coupling or braking	D	4	Medium,	2,000
Dispatcher, train, office duty only (not in yard)	A	1	Select,	3,000
Ditcher Employee	E	6	Hazardous,	1,000
Division Civil Engineer, office and supervising duties only	B	2	Preferred,	5,000
Division Roadmaster, not foreman (supervising only)	C	3	Ordinary,	4,000
Division Superintendent	B	2	Preferred,	5,000
Doorkeeper or Gateman, passenger station	B	2	Preferred,	2,000
Draughtsman, office work only	A	1	Select,	5,000
Electrician on Passenger Train	C	3	Ordinary,	2,500
Electric Signal Repairer	D	4	Medium,	2,500
Engine Caller	D	4	Medium,	1,500
Engine Coaler, not coupling	E	6	Hazardous,	1,000
Engine Dispatcher, not handling engines	D	4	Medium,	2,000
Engine Foreman, coupling or switching (see Yardmaster).				
Engine Inspector	D	4	Medium,	2,000
Engine Packer	D	4	Medium,	2,000
Engineer or Fireman, stationary or pumping engine	D	4	Medium,	2,000

Occupation.	Class.	Limit of Risk.
Engineer, Locomotive or switcher:		
Southern Roads	Engineers Spec. Cont.,	$1,000
Amounts Payable In Case of Death. / For Weekly Indemnity. / Annual Premium.		
$1,000 and $5.00		$22.00
1,000 " 10.00		38.50
1,000 " 20.00		71.50
LIMIT.		
Northern Roads	Engineers Class,	2,000
Amounts Payable In Case of Death. / For Weekly Indemnity. / Annual Premium.		
$1,000 and $5.00		$18.00
1,000 " 10.00		31.50
1,000 " 20.00		58.50
2,000 " 10.00		36.00
2,000 " 20.00		63.00
LIMIT.		
Express Agent at station	C 3 Ordinary,	3,000
Express Messenger, train service	DS 5 Special,	2,000
Express Route Agent, auditing and supervising only	B 2 Preferred,	5,000
Extra Gang Man (same as Construction or Work Train Laborer).		
Fence Builder or Repairer	DS 5 Special,	2,000
FERRY AND TRANSFER BOAT EMPLOYEES:		
Captain of Ferryboat	C 3 Ordinary,	5,000
Captain of tug	D 4 Medium,	3,000
Engineer, ferry or tug	DS 5 Special,	2,000
Fireman, ferry or tug	DS 5 Special,	1,500
Float Master	D 4 Medium,	2,000
Laborer or deck hand on ferryboat	E 6 Hazardous,	1,000
Laborer or deck hand on tug	F 7 Extra Haz.,	1,000
Pilot on ferry	C 3 Ordinary,	5,000
Pilot on tug	D 4 Medium,	3,000
Fireman, Locomotive or Switcher:		
Southern Roads	Firemen's Special Cont.,	500
Amounts Payable In Case of Death. / For Weekly Indemnity. / Annual Premium.		
$500 and $5.00		$20.00
500 " 7.50		28.00
LIMIT. Colored Firemen.		
$500 and $10.00		$36.00
LIMIT. White Firemen.		
Northern Roads	F 7 Extra Haz.,	1,000
Amounts Payable In Case of Death. / For Weekly Indemnity. / Annual Premium.		
$1,000 and $5.00		$20.00
1,000 " 10.00		35.00
1,000 " 12.50		42.50
LIMIT.		
Flagman, Train, same as Brakeman.		
Flagman at crossing, not coupling, switching or braking	D 4 Medium,	1,500
Flue Puncher	E 6 Hazardous,	1,000
Foreman, car repairers or builders, superintending only	D 4 Medium,	2,000
Foreman, coal heaver (not coupling)	DS 5 Special,	2,000
Foreman, Engine Crew (see Yardmaster).		
Foreman, Extra Gang	E 6 Hazardous,	2,000
Foreman of freight house	C 3 Ordinary,	2,000
Foreman of Pile driver or ditcher	DS 5 Special,	2,000
Foreman, round-house or shop	D 4 Medium,	2,000
Foreman, sectionmen or trackmen (limit $1,000 and $10. Premium, $17.00)	D 4 Medium,	1,000
Freight Agent, at station, not coupling or switching	C 3 Ordinary,	3,000
Freight Agent, at station, supervising only	B 2 Preferred,	5,000
Freight Agent, city, not at station	A 1 Select,	10,000
Freight Agent, solicitor only	A 1 Select,	5,000
Freight Agent, traveling	A 1 Select,	5,000

Occupation.	Class.			Limit of Risk.
ht Handler	E	6	Hazardous,	$1,000
ht House Foreman	C	3	Ordinary,	2,000
ht House Tallymen	C	3	Ordinary,	2,000
Agent	C	3	Ordinary,	3,000
Foreman, not coupling	DS	5	Special,	2,000
Keeper, passenger station	B	2	Preferred,	2,000
ral Agent, traveling	A	1	Select,	10,000
ral Baggage Agent	A	1	Select,	10,000
ral Claim Agent, office duties only	A	1	Select,	10,000
ral Freight, Passenger or Ticket Agent	A	1	Select,	10,000
ral Manager or Assistant	A	1	Select,	10,000
ral Master Mechanic, not Division Master Mechanic supervising only)	B	2	Preferred,	5,000
ral Roadmaster, not Division Roadmaster (supervising only)	B	2	Preferred,	5,000
ral Superintendent or Assistant	A	1	Select,	10,000
el Pit Man	E	6	Hazardous,	1,000
ser or Oiler, machinery	DS	5	Special,	1,000
er	E	6	Hazardous,	2,000
er's Assistant	E	6	Hazardous,	1,500
gration Agent	B	2	Preferred,	5,000
ctor or Wheel Tunker (not car repairer)	DS	5	Special,	2,000
ctor of elevator, freight house or roadway	D	4	Medium,	3,000
ctor of Icing Car	D	4	Medium,	2,000
ctor of scales	C	3	Ordinary,	3,000
ctor of ties or timber	C	3	Ordinary,	3,000
rer, ballast-pit	E	6	Hazardous,	1,000
rer, common (roustabout)	E	6	Hazardous,	1,000
rer on Construction or Work train (see Construction).				
rer, freight-house or elevator	E	6	Hazardous,	1,000
rer, steam shovel	E	6	Hazardous,	1,000
rer on track (see Sectionman).				
rer on wrecking train. (Same as Construction or Work Train Laborer).				
ɔman	D	4	Medium,	1,500
Agent	B	2	Preferred,	5,000
Signal Station Operator	C	3	Ordinary,	2,000
Car Tracer or Agent	D	4	Medium,	3,000
Car Tracer or Agent, not visiting yards	B	2	Preferred,	4,000
ine-shop Superintendent	C	3	Ordinary,	3,000
inist	D	4	Medium,	2,500
inist's Apprentice	E	6	Hazardous,	1,000
inist's Helper	E	6	Hazardous,	1,000
Agent, train service	D	4	Medium,	3,000
n, stone or brick	DS	5	Special,	2,000
n's Helper	E	6	Hazardous,	1,000
ɛr Car Builder	B	2	Preferred,	5,000
ɛr Car Painter	B	2	Preferred,	5,000
ɛr Mechanic	D	4	Medium,	3,000
ɛr Mechanic, superintending only	C	3	Ordinary,	5,000
ɛr Mechanic, General, not Division Master Mechanic supervising only)	B	2	Preferred,	5,000
ɛr of Transportation	B	2	Preferred,	10,000
ɛr, foundry	E	6	Hazardous,	1,500
Agent on Train	C	3	Ordinary,	2,000
ɛr, bridge work	DS	5	Special,	2,000
ɛr, bridge work, foreman, supervising only	D	4	Medium,	2,000
ɛr, stations, buildings and fences	D	4	Medium,	2,000
ɛr, car shop work	C	3	Ordinary,	2,000
ɛr, ornamental (in paint shop or in car)	B	2	Preferred,	3,000
nger Agent, conducting tours or excursions	BS	2+	Extra Pref.	3,000
nger Agent, city or general	A	1	Select,	10,000
nger Agent, traveling	A	1	Select,	5,000
n Maker	D	4	Medium,	2,000
aster or Paymaster's Clerk	A	1	Select,	5,000
Driver Employee	E	6	Hazardous,	1,000
Driver Foreman	DS	5	Special,	2,000
of Train—same as Engineer.				
passenger train, not riding on locomotive	D	4	Medium,	2,000
ɔer	D	4	Medium,	2,000
ɛr's Apprentice	E	6	Hazardous,	1,000
ɛr's Helper	E	6	Hazardous,	1,000
, Railroad	D	4	Medium,	2,000
on chair car or passenger train	D	4	Medium,	1,500
or Baggageman at Station	D	4	Medium,	2,000
or Waiter, drawing room, dining or sleeping car	BS	2+	Extra Pref.,	2,000
Clerk, train service	D	4	Medium,	3,000

Occupation.		Class.			Line of R
Postal Inspector, not detective	B	2	Preferred,		$5
President or Vice-President	A	1	Select,		10
Pump Maker or Repairer, metal	D	4	Medium,		2
Pumper at roundhouse	D	4	Medium,		2
Pumping Station Engineer	D	4	Medium,		2
Purchasing Agent, office duty	A	1	Select,		10
Quarryman	E	6	Hazardous,		1
Railroad Police	D	4	Medium,		2
Roadmaster, General, not Division Roadmaster (supervising only)	B	2	Preferred,		5
Roadmaster, not foreman (supervising only)	C	3	Ordinary,		4
Roadmaster's or Supervisor's Assistant	D	4	Medium,		3
Rock Crusher	E	6	Hazardous,		1
Rodman, Engineer Corps	C	3	Ordinary,		2
Roundhouse Foreman	D	4	Medium,		2
Roundhouse man, wiper or cleaner, or ashpitman	E	6	Hazardous,		1
Route Express Agent, auditing and supervising only	B	2	Preferred,		5
Sand House Man or Dryer	D	4	Medium,		1
Scale Inspector	C	3	Ordinary,		3
Secretary	A	1	Select,		10
Section or Track Foreman	D	4	Medium,		1

Amounts Payable In Case of Death.		For Weekly Indemnity.	Annual Premium.
$1,000	and	$5.00	$10.60
1,000	"	7.50	13.60
1,000	"	10.00	17.00

LIMIT.

Sectionman, white	DS	5	Special,	
Sectionman, colored	DS	5	Special,	

Amounts Payable In Case of Death.		For Weekly Indemnity.	Annual Premium.
$300	and	$3.00	$6.60
400	"	4.00	8.50
500	"	5.00	10.60
500	"	6.00	12.40

LIMIT.

Sheet Iron Worker, in shop	C	3	Ordinary,	2,
Signalman, at crossing, not coupling, switching or braking	D	4	Medium,	1,
Signalman or Switchman, in tower	C	3	Ordinary,	2,
Signal Repairer	D	4	Medium,	2,
Signal Lamp Tender	D	4	Medium,	1,
Stationary Engineer	D	4	Medium,	2,
Stationary Fireman	D	4	Medium,	2,
Station Agent, not coupling or switching	C	3	Ordinary,	3
Station Agent, office duties and supervising only	B	2	Preferred,	5,
Steam Fitter	D	4	Medium,	2,
Steam Shovel Employee	E	6	Hazardous,	1,
Stenographer (male)	A	1	Select,	3,
Steward of Dining Car	BS	2+	Extra Pref.,	3,
Stockyard Solicitor	B	2	Preferred,	4,
Storekeeper, office work only	A	1	Select,	5,
Storekeeper, handling stores	C	3	Ordinary,	3,
Storekeeper's Helper	D	4	Medium,	1,
Superintendent of Bridges and Buildings, supervising only, not foreman	C	3	Ordinary,	3,
Superintendent, Division or Assistant	B	2	Preferred,	5,
Superintendent, General or Assistant	A	1	Select,	10,
Superintendent of Machine Shop	C	3	Ordinary,	3,
Superintendent of Maintenance of Way	B	2	Preferred,	5,
Superintendent of Motive Power	B	2	Preferred,	10,
Superintendent of Pump and Water Supply	C	3	Ordinary,	4,
Superintendent or Assistant, Railway Mail Service	B	2	Preferred,	5,
Superintendent of Telegraph (office and traveling duties)	B	2	Preferred,	5,
Supervisor or Roadmaster, supervising only (not foreman)	C	3	Ordinary,	4,
Supervisor's or Roadmaster's Assistant	D	4	Medium,	3,
Supply Agent (office duty only)	A	1	Select,	10,
Switchman, coupler of passenger cars only	E	6	Hazardous,	1,
Switchman, not coupling or braking, tending switches only	DS	5	Special,	1,
Switchman in Yard (see Yard Brakeman).				
Switch Repairer	D	4	Medium,	2,
Tallyman in freight house	C	3	Ordinary,	2,
Tower man or Signalman	D	4	Medium,	2,

Occupation.			Class.	Limit of Risk.
Telegraph Builder or Repairer	DS	5	Special,	$1,500
Telegraph Line Foreman, supervising only	C	3	Ordinary,	3,000
Telegraph Operator, office duty only	A	1	Select,	3,000
Ticket Agent, at station, office duties only	A	1	Select,	5,000
Ticket Agent, General	A	1	Select,	10,000
Ticket Collector (see Collector).				
Tie or Timber Inspector	C	3	Ordinary,	3,000
Timekeeper	C	3	Ordinary,	2,500
Timekeeper, office duties only	A	1	Select,	5,000
Tinner, bridge and building work	E	6	Hazardous,	1,500
Tinner, shop or car work only	C	3	Ordinary,	2,000
Trackman (see Sectionman).				
Track Foreman (see Section Foreman).				
Track Walker	D	4	Medium,	1,000
Traffic Manager	A	1	Select,	10,000
Train Bill Clerk, office work only	B	2	Preferred,	2,000
Train Dispatcher, yard duty, not coupling or braking	D	4	Medium,	2,000
Train Dispatcher, office duty only (not in yard)	A	1	Select,	3,000
Train Flagman, same as Brakeman.				
Trainmaster	C	3	Ordinary,	4,000
Train Porter, passenger train	D	4	Medium,	1,500
Traveling Engineer, Inspector	D	4	Medium,	2,000
Traveling Car, Freight or Passenger Agent	A	1	Select,	10,000
Treasurer	A	1	Select,	10,000
Turntable Man	DS	5	Special,	1,500
Upholsterer	C	3	Ordinary,	3,000
Waiter in Hotel or Dining Car	BS	2+	Extra Pref.,	2,000
Watchman	D	4	Medium,	2,000
Watchman or Gateman at crossing, not coupling, switching or braking	D	4	Medium,	1,500
Water Boy	D	4	Medium,	1,000
Water Service Employee	D	4	Medium,	1,500
Weighmaster	D	4	Medium,	2,000
Wheel Tunker, not car repairer	DS	5	Special,	2,000
Wiper	E	6	Hazardous,	1,000
Work Train Employee, not brakeman	F	7	Extra Haz.,	500

Amounts Payable In Case of Death.		Weekly Indemnity.	Annual Premium.
$300	and	$3.00	$10.50
400	"	4.00	14.00
500	"	5.00	17.50
500	"	6.00	20.50
LIMIT.			

Work Train Foreman, not coupling or braking	E	6	Hazardous,	2,000
Wrecking Boss	E	6	Hazardous,	2,000
Wrecking Train Employee (same as Work Train).				
Yard Brakeman, coupler or switchman in yard (For table see page 366).	Frt. Brak. Spec. Cont.,			350
Yard Brakeman, handling passenger coaches only	E	6	Hazardous,	1,500
Yard Clerk	D	4	Medium,	2,000
Yard Laborer, not coupling or braking	E	6	Hazardous,	1,000
Yardmaster in yard, supervising only, not coupling, switching or braking	D	4	Medium,	3,000
Yardmaster, Assistant Yardmaster, Yard Conductor or Engine Foreman, white	Y'dm's't'rs Spl. Cont.,			700

"YARDMASTER'S SPECIAL CONTRACT."

Amounts Payable In Case of Death.		For Weekly Indemnity.	Annual Premium.	Weekly Indemnity Only.	Annual Premium.
$500	and	$5.00	$25.00	$5.00	$22.00
600	"	6.00	30.00	6.00	27.00
700	"	7.00	35.00	7.00	32.00
LIMIT.				LIMIT.	

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